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ABSTRACT

Because new programs are being developed throughout the country to address the needs of midlife and older women, the Center for Women Policy Studies in Washington, DC, conducted a survey of selected programs and prepared a report based on the results. The Center's purpose was to establish a network through which professionals involved in issues and programs for midlife and older women could exchange ideas, information, and support, and to determine the extent to which the programmatic needs of women over 45 were being met and by whom. Section I provides an overview of the status of midlife and older women in the United States and the major issues and policies which affect them. Section II presents a brief history and description of program and policy developments which benefit midlife and older women. Section III contains descriptions of the 28 programs in the survey, along with a discussion of the survey methodology, an analysis of the survey findings, a conclusion, and recommendations for future program development. In Section IV, a list of selected resources is provided to facilitate further investigation. This report may be useful to program planners, policy-makers, and practitioners engaged in the design, implementation, and evaluation of program models, service delivery systems and policies which affect women in the second half of their lives. (PAS)

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# ISSUES, POLICIES AND PROGRAMS FOR MIDLIFE AND OLDER WOMEN

by

Nancy R. King

Marjory G. Marvel

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# INTRODUCTION

Despite a growing awareness of the status of women and the aged in the United States, minimal attention has been directed to the more than fifteen million individuals who are members of both groups. Few of the studies and programs on and for women have addressed the issues and needs of women beyond their child-bearing years. Similarly, most research and policies on and for the aged have failed to explore or respond to the characteristics and needs of the largest and most disadvantaged segment of that group, women. Older women have fallen through a crack established by the limitations of these two contemporary social movements.

Gradually this is beginning to change. Interest in women's development through the lifespan is increasing. Social scientists, program planners and practitioners are beginning to recognize and explore the combined effects of age and sex in societies, such as ours, which devalue both. Existing data on older women, while yet inadequate, indicate that many of our attitudes, roles, policies and institutions contribute to, rather than alleviate, the unique problems which challenge them. Statistics also show that many of these problems begin before women enter old age.

New programs are being developed throughout the country to address the needs of midlife and older women. Local, state and national organizations are beginning to expand their traditional focus on women or the aging to provide information, services and advocacy for those who fall into both categories. Continuing education and training programs, now offered by many colleges and universities, encourage and support adult women in improving or developing educational and vocational skills. A national network of programs for displaced homemakers has been established to provide job training and placement assistance to older homemakers who have lost their source of income and lack the skills necessary to become economically self-sufficient. Researchers are beginning to explore issues unique to these groups.

In view of these developments, the Center for Women Policy Studies conducted a survey of programs operating throughout the country which have a specific focus on women over 45. The impetus for this survey developed not only from our recognition of the relatively recent and prolific growth of such programs, but also from our concern for the lack of awareness among program designers and administrators of the efforts and objectives of others working in parallel pursuits. As yet, no network has been established through which professionals involved in issues and programs for midlife and older women could exchange ideas, information and support.

The purpose of the survey, then, was to determine the extent to which the programmatic needs of women over 45 are being met and by whom. This information was seen as critical to those currently involved in program development for these groups as well as those who anticipate future involvement.

During the one-year duration of the project, over 300 organizations and programs throughout the United States were contacted to determine their level of involvement in issues and activities relevant to women over 45. Information on over 200 programs was eventually collected, however, not all of those who responded had relevant projects underway. Only those programs which we judged to have national significance or focus were selected for inclusion in this report. Twenty-eight programs met this criterion. Survey results and analysis are presented in the following pages.

The report is divided into four sections. Section I provides an overview of the status of midlife and older women in this country and the major issues and policies which affect them. This information was used to provide a general framework within which to evaluate the current level of programmatic development and assess future needs.

Section II provides a brief history and description of program and policy development which benefit midlife and older women. Discussed are Federal policies and programs affecting the aging; Federal policies affecting women; continuing education for women and displaced homemakers programs; and employment, legal and health services.

Descriptions of those programs uncovered by the Center for Women Policy Studies survey and deemed to be of national significance or focus to women over 45 follow in Section III. Included in this section are a discussion of the survey methodology, an analysis of the survey findings, a conclusion and recommendations for future program development. In Section IV, a list of selected resources is provided to facilitate further investigation into these issues.

For the purposes of this report, the term "midlife" will refer to individuals between the ages of 45 and 64, and "older" to those aged 65 and over. This classification, although inadequate for many purposes, reflects common usage among professionals in the field.

Due to the recent shift in Federal priorities, programs discussed in Sections II and III may have curtailed and, perhaps, eliminated their activities. Some programs, however, are continuing to expand with increased support from the private sector and women, themselves. The information contained in this report was current as of January, 1982. Subsequent changes will not be reflected.

It is our hope that this report will be useful to program planners, policy-makers and practitioners engaged in the design, implementation and evaluation of program models, service delivery systems and policies which affect women in the second half of their lives.

# Section I

## MIDLIFE AND OLDER WOMEN:
## STATUS AND ISSUES

## DEMOGRAPHIC PATTERNS

Less than a century ago, most females born in the United States did not live to reach old age. High infant, child and maternal death rates, poor public health standards, and limited medical knowledge and technology resulted in premature death for most people. Men could expect to live longer than women and rudimentary birth control methods made family planning difficult. Consequently, women's traditional roles as wives and mothers were life-long. Scientific and social changes in this century have created a new stage of life for women. It is probable that a woman alive today will live into very old age and survive not only her parents and husband but her traditional roles as well, perhaps by 40 years or more.

As a significant population group, older women are a new demographic entity. Since 1900, the number of women over 65 has grown from 1.5 million to over 15 million.[1] This ten-fold increase corresponds to a three-fold growth in the population at large. In addition, there are now more than 23 million women between the ages of 45 and 64.[2] By the year 2000, the population of women over 65 will grow to 19 million and one in every 14 Americans will be a woman over the age of 65.[3]

At the turn of the century, older men outnumbered older women by a ratio of 100:98; thirty years later, their numbers were approximately equal.[4] By 1978, however, there were 146 women to every 100 men over the age of 65 and this gap is expected to widen.[5] Between 1970 and 1980, the number of older women increased 31 percent in comparison to only 23 percent for older men.[6] Women accounted for 65 percent of the 28 percent increase in the entire older population during this ten-year period.[7] The discrepancy in numbers of surviving men and women increases with age. Among the group aged 75 and over, there are almost twice as many women as men. Women accounted for 77 percent of the increase in the over-age-85 population during the past decade.[8]

In 1978, approximately 91 percent of older women were white, 8 percent were black and 2 percent, of Spanish origin.[9] The growth rate among older black women has been particularly dramatic in recent years. Between 1960 and 1978, the number of black women over the age of 60 increased 73 percent, 27 percentage points more than that of older black men.[10]

Older women do not comprise a homogeneous group with common histories, circumstances and needs. Indeed, they form a rich tapestry of racial, ethnic and individual diversity. The study of aging has taught us that as people age their personality traits become stronger, exaggerating differences among individuals in older age categories. As people grow older, then, it becomes increasingly difficult to characterize them by the traits of a group to which they belong.

Significant differences exist among cohorts of older women as well. For example, women born between 1905 and 1909, now in their seventies, reached adulthood in the late 1920's.

Their opportunities for bearing children were restricted by economic constraints imposed on families by the Great Depression. By the time World War II had ended, most of these women were beyond their childbearing years. Consequently, 22 percent did not have children and 23 percent had only one child.[11] In fact, this group of women had the lowest fertility rate in American history and over one-quarter of those who are alive today have no living children.[12]

Since the mothers of these women had a high fertility rate, they are likely to have several siblings to provide companionship and support in their old age, a function frequently provided by adult children. These women, however, did not achieve high educational levels nor were careers outside the home common or continuous. As a result, family roles and members were and are a critical source of companionship and assistance.

Women born between 1925 and 1929, now in their fifties, reached adulthood when fertility rates were the highest ever recorded in this country. Unlike their mothers, most have several children and perhaps grandchildren as well. These women are better educated than their mothers and have greater rates of labor force participation, factors which will affect the quality and style of their later years. The growing rate of divorce among these women, however, increases the likelihood that they will be without husbands in their old age.

As members of the "baby boom" generation, their daughters will have still different life experiences, and career and family patterns which will determine, to a great extent, the nature of their old age.

Although this report presents aggregate data to describe midlife and older women as special population groups, it is important to remember that such data obscures significant differences among individuals and subgroups. It is hoped that these factors will be considered by those who formulate policies and render services designed to benefit women over 45.

## FAMILY ROLES AND TRANSITIONS

Despite the diversity of the nearly ~~four~~ forty million women over 45 in the United States, one experience is shared. Most spent a significant portion of their adult lives in traditional roles as homemakers and volunteers. Although women's roles are expanding to include a variety of activities and lifestyles, this factor remains relatively stable. Like the generations of women that preceded them, most young women are choosing to marry and, of those who do, most choose to bear children. Young women, however, are marrying at later ages than their mothers, bearing fewer, more closely-spaced children and combining family responsibilities with education and work outside the home.

For most of today's older women, family and community responsibilities precluded involvement in other activities. Exclusive commitment to traditional roles was not consciously made after careful consideration of varied options; rather, it was the expected choice of responsible adult women of their generation. Most women expected these roles to be lifelong and anticipated the reward of lifetime financial security.

Statistics show that most marriages end before a woman reaches old age. Among women aged 65 and over in 1978, 52 percent were widowed; 3.2 percent were divorced; and 6.2 percent were never married.[13] Only 36.7 percent were married and living with their husbands in contrast to the 75 percent of older men who were married and living with their wives.[14] There are over five times as many widows as widowers in the older population and older black women are even less likely to be married than their white counterparts. Approximately one-third of black women over 60 were married and living with their spouses in 1978 in comparison to about one-half of white women in this age category.[15] The percentage of women who are married decreased each year beyond age 65. By age 75, 69 percent of women are widowed in comparison to 23 percent of men.[16]

The dramatic increase in divorce and widening gap in life expectancy between women and men have rendered it probable that women will survive their marriages by a great many years. In fact, for the seven out of ten older women who do become widowed, the average duration of widowhood is sixteen years.[17]

Women divorced in their middle years may face an even longer period of "singleness" unless they remarry. Remarriage among older women, however, is significantly less common than it is among younger women or older men. Men over the age of 65 are seven times more likely to marry than their female peers.[18]

During the 1970's the number of families headed by women increased four times more rapidly than the total of all families.[19] While 12 percent (nearly one in nine) white families is headed by a woman, among blacks the figure is 39 percent, over one in three.[20] In the past, most female-headed families were maintained by widows; however, today, there are an equal number of such families headed by divorced women. The median age of female family heads is 42 years.[21]

It is estimated that one in three marriages now ends in divorce. While still most prevalent among young adults, statistics indicate a trend toward an increasing divorce rate in marriages of long duration. Among women and men between the ages of 35 and 54, divorce increased by one-third between 1970 and 1975.[22] On the basis of this trend, Paul Glick and Arthur Norton of the U.S. Census Bureau predict that the proportion of women in their forties who are single will increase by 50 to 100 percent by the mid-1980's and that the divorce rate for these women will rise by 25 to 50 percent.[23]

In 1979, 30 percent of families maintained by women were living below the official poverty level in comparison to five percent of all other families.[24] Divorce has particularly profound economic consequences for older women, especially those in traditional roles. In most cases, a divorced woman is not financially supported by her former husband; alimony is increasingly rare, and often limited in duration and amount. When it is legally granted, frequently it is not paid, and when the former husband dies, alimony is not necessarily replaced with survivor's benefits from Social Security or a pension.

Even though all married women should plan to be single in their old age, most do not prepare themselves for life alone. Typically, a woman finds herself suddenly without a husband and faced with numerous, perhaps new, responsibilities which may include raising her children to adulthood, training for and securing a job, caring for her aging parents or grandchildren, maintaining her home and car, and managing her financial and legal affairs. These, she must learn or accomplish during a prolonged period of bereavement and/or acute stress. Commonly, this transition is accompanied by an immediate and substantial drop in income. In addition, a recent widow or divorcee may find herself excluded from social activities formerly enjoyed with married friends.

Although widowhood and divorce are the two major transitions affecting the family status of midlife and older women, other transitions are critical for many. The independence of one's children and their eventual departure from the home, and the physical decline and death of aging parents, siblings, and other relatives and friends demand adjustments to significant and permanent losses.

These inevitable losses are particularly devastating when they occur late in life, partially because they compound one another and partially because there are fewer opportunities than before to compensate for them. An older woman whose children are grown or die cannot bear more; when her marriage ends, opportunities for remarriage are limited; and family and life-time friends who die cannot be replaced. In addition, grandmotherhood, the family role traditionally assigned to older women, is diminishing in importance as extended families dissolve and distance separates family members. It is predictable, then, that the family unit which provided the central role and identity for most older women throughout adulthood will become increasingly small with age.

Society's primary expectations of and need for women end as their children become adults. They may be called upon if a family member requires assistance with personal or health care; however, it is not uncommon for a homemaker to face retirement when she is in her forties. At this age, a woman faces almost another half of her life, and two-thirds of her adult life, with no socially-designated script to follow.

During midlife many women are challenged to re-evaluate and re-define their personal priorities and goals. The physiological transition of menopause, while not a crisis for most women, portends the coming of age and heightens sensitivity to the limits of time and physical capacity. Instincts for personal development lead many midlife women back to school and into the paid labor force to satisy their needs for identity, involvement and stimulation. For a growing number, however, economic necessity is the primary catalyst for re-entry into education and employment.

## ECONOMIC STATUS

Poverty is, by far, the most critical problem facing older women today. In 1979, the median annual income for women over the age of 65 was $3,759.[25] This compares to a figure of $6,430 for older men.[26] These amounts become even more striking when one considers that most older men are married and live on a family budget which includes the combined incomes of husband and wife. The median income for families where the householder was 65 years old or over in 1979 was $11,316.[27] The only group with a lower median income than women over 65 is women and men between 15 and 19 years of age. Women aged 45 to 54 had a median annual income of $5,617 and men in this age category, $18,173.[28]

Some economists and representatives of government and industry have suggested that the war on poverty declared by President Johnson in 1964 has essentially been won. While it is true that poverty rates have declined since then, the data may be misleading. Many of those who have been transferred off the official poverty rolls have moved from a few hundred dollars below poverty to a few hundred dollars above it, however, still do not have sufficient financial resources to support an adequate standard of living in today's economy.

The National Council on Economic Opportunity believes that the official poverty index greatly understates the real scope of the problem. The measure bases the poverty threshold on the estimated cost of a basic but minimal diet. Food standards are calculated on the cost of an emergency diet that can be sustained only in the short term without risk to an individual's health. The Council estimates that if more realistic standards were used, the number of Americans living below the official poverty level would almost double, encompassing 22 percent of the population.[29]

In addition, the differential between the inflation rate for basic necessities such as food, shelter, energy and medical care, and non-essential consumer items widened considerably, having the greatest impact on the poor who spend a larger proportion of their income on these expenses. Older people spend 32 percent of their income on housing, 25 percent on food, 15 percent on transportation, and 10 percent on medical care.[30] These proportions are significantly higher than comparable figures for younger adults.

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Careful analysis of census data reveals that reductions in poverty rates have been almost wholly among male-headed families. Rates of poverty have also declined significantly in the South and in rural areas. However, among certain population groups, poverty rates have remained stable or increased. This growth has occurred primarily among residents of central cities, minorities, women and children.

In their 1980 report, the National Advisory Council on Economic Opportunity observed that, "the feminization of poverty has become one of the most compelling social facts of the decade."[31] They projected that if recent trends continue, the poverty population will be composed solely of women and their children by about the year 2000.[32]

The official poverty index for an older person living alone in 1979 was $3,472 and $4,364 for a married couple. During that year, 15.1 percent of the over-65 population had incomes below that amount; 11 percent of older males were classified as poor compared to 18 percent of older females.[33] Among older blacks, the figures are even more bleak; 35 percent lived below the official poverty line in 1979.[34] Of older black men, 27 percent were classified as poor in comparison to 42 percent of older black women.[35]

Although poverty rates for older people declined steadily between 1967 and 1978 (from 29.5 to 14), preliminary data from the 1980 census indicate that the number of poor persons aged 65 and over rose from 3.2 to 3.6 million in the previous year, increasing their poverty rate to 15.1.[36] This was the only population group showing a statistically significant increase during the period.

Poverty among older women is highly correlated with marital status. Highest rates of poverty exist among those who are unmarried and living alone. In fact, unmarried women comprise over 70 percent of this nation's aged poor. Most of these women are widows. Twenty-six percent of older persons living in families with a female householder were below poverty in 1979 and 41 percent were classified as near-poor (meaning they lived below 125 percent of poverty).[37] Among older blacks living in families with a female householder, 51 percent were classified as poor and 67 percent, near-poor.[38]

Younger widows are also at high risk of poverty. Data from the Social Security Administration's survey of widows under the age of 60 tell us much about this group. Twenty-seven percent had incomes below the official poverty level and 18 percent reported incomes of under $2,000 annually. The median income for those who were employed was $7,743 annually and for those who were not, $3,500. Half of the 63 percent who were employed worked in low-paid clerical or service occupations. More than three-quarters received a lump-sum insurance payment (averaging $10,710) after their husband died which 83 percent applied to the payment of his final expenses. Twenty-four percent, had nothing left. Over 40 percent never graduated from high school and only 2 percent received any form of public assistance. Their average age was 53.[39]

Many of these women fall into the special classification of women termed "displaced homemakers." This is a woman who has been financially dependent on another individual (usually her husband) but has lost this source of support through death, divorce, separation or disability. She is usually between the ages of 35 and 60 and is likely to be ineligible for public assistance. If she has no children or if her children are over age 18 she will not be eligible for "Aid to Families with Dependent Children" (AFDC), and if she is under the age of 60, she is too young to receive survivors' benefits from Social Security.

These women have typically been out of the paid labor force for several years. Some, have never worked for wages. Without a recent employment history, sufficient education or vocational skills, job opportunities are scarce. Displaced homemakers, then, are caught in the difficult position of needing immediate income in order to support themselves and their families, while having limited access to public assistance or employment.

The Department of Labor estimates that there are between four and six million displaced homemakers in the United States representing all social classes, races and ethnic groups. Unfortunately, the escalating divorce rate and widening disparity in mortality rates between women and men predict continuing growth of this vulnerable group. Virtually all homemakers are at risk of entering this unfortunate status which too often leads to life-long poverty and dependence on public assistance.

It is clear that women's traditional roles do not result in financial security in late life. Homemakers and women employed in low-status, low-pay jobs may, indeed, be only a heartbeat away from poverty. The only sure way for women to protect themselves from the possibility of becoming displaced homemakers is to acquire marketable skills and vocational experience. It is society's responsibility, however, to remove existing barriers to vocational training and employment opportunities for women in all occupations and at all ages.

## EMPLOYMENT

The percentage of women who are employed in the paid labor force (hereafter referred to as the labor force participation rate) has steadily increased since World War II, rising from 34 percent in 1950 to over 50 percent in 1979.[40] This means that over half, or about 42 million, of adult women in the United States are currently engaged in paid employment. Approximately 30 percent of these women are age 45 or over.[41] The Department of Labor terms workers in this age category, "mature" workers.

According to the Bureau of Labor Statistics, mature womens' labor force participation decreases with age, declining sharply after age 65. In 1980, 59.9 percent of women aged 45 to 54 were employed, in comparison to 41.5 percent of women between the ages of 55 and 64.[42] Among women aged 65 and over, only 8.1 percent were paid workers; however, 15 percent of women aged 65-69 were employed.[43]

The total number of older workers increased significantly during the 1970's. Nearly all of this growth occurred among women; however, the porportion of women over 55 who were in the labor force actually declined during this period. This is because their numbers grew at a faster rate than their labor force participation rate. Between 1970 and 1978, the labor force participation rate of white women between 55 and 64 dropped by 1.4 percentage points, and for black women, 3.5 percent.[44] For women over 65, rates dropped 1.4 percent for whites and 1.5 for blacks.[45] Nearly half of these women were employed in part-time jobs.

In 1978, 12 million women, over one-quarter of all employed women were working part-time in comparison to 6.4 million men.[46] Mature women are disproportionately represented among this group. Part-time work is often low in pay and commonly does not provide fringe benefits such as health insurance and pension coverage. The Department of Labor found that approximately 500,000 mature women were involuntarily working in part-time jobs in 1975.[47] Although they were officially classified as employed, they were working part-time only because they were unable to find full-time jobs.

Marital status is an important factor in predicting labor force participation of mature women. While only 50 percent of married women between the ages of 45 and 54 were employed in 1975, 69 percent of separated, divorced and widowed women, and 76 percent of never-married women held paying jobs.[48] In 1978, the labor force participation rate for married women between the ages of 55 and 64 was 36 percent; for separated, divorced and widowed women, 51 percent; and for never-married women, 61 percent.[49]

Labor force participation of mature women is positively correlated with educational achievement. Among white women aged 45 to 54 who did not graduate from high school, 45 percent were in the paid labor force while 59 percent of those with a high school diploma were employed.[50] In 1979, 34 percent of women between 55 and 64 with 8 years of formal schooling were employed, in comparison to 60 percent of those with more than 16 years of school.[51]

Although education is associated with level of earnings, the correlation is significantly lower for women than for men. Men receive a higher return in earnings on their investment in education than do women. In 1977, women with four years of college had a lower average income than men who had completed the eighth grade.[52]

In 1979, women between the ages of 45 and 54 who were fully-employed (meaning they worked year-round, full-time) earned $10,935 annually compared to an average of $20,465 for men.[53] Fully-employed women between 55 and 64 years of age earned $10,874 in comparison to $19,437 for their male peers; beyond age 65, comparable figures were $10,664 for women and $16,107 for men.[54] It should be noted, however, that there are fewer women than men employed in all of these age groups. Among workers over age 65, more than twice as many men are employed as women. These figures also fail to reflect the incomes of those who work part-time or intermittently, most of whom are women. If statistics for these groups were included, the earnings discrepancy would be even greater.

In 1977, women's income peaked at $9,629 between the ages of 30 and 34; while the $17,347 income peak for men occurred between the ages of 45 and 49.[55] Fully-employed black women earned 5 percent less than fully-employed white women, and fully-employed divorced and single women had the highest incomes of all.[56] They earned substantially more than their married or widowed peers.

Despite affirmative action mandates, equal pay legislation and the growth of the female labor force participation rate, the disparity in earnings between women and men has widened. Between 1957 and 1977, the wage gap in constant dollars grew 64 percent. It is during the middle years that this gap is the widest. In 1975, working women between the ages of 20 and 24 earned 75.9 percent of the salary of their male counterparts, and women between the ages of 45 and 54, 59.1 percent.[58] Although in 1970, fully-employed women over 65 earned 72 percent of fully-employed men of that age ($7,622 to $10,540), by 1977, older women's earnings fell to 57 percent of men's ($7,838 to $13,815).[59]

This phenomenon can be partially explained by the fact that large numbers of women are in entry-level positions, having recently joined the labor force. However, unlike other groups, women are remaining at these levels rather than advancing to higher positions and salaries. One can reasonably conclude that discrimination in hiring and salary levels continues to obstruct equal employment opportunities for women.

Midlife and older women are subject to the combined impact of age and sex discrimination in the labor market. For some, race and disability are additional compounding factors. Although these forms of discrimination are now illegal, seeking recourse is complicated, expensive and largely ineffective. Although the Age Discrimination in Employment Act (ADEA) of 1967 prohibits discrimination in hiring, firing, compensation and other conditions of employment on the basis of age toward people aged 40 to 70, it has been under-

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utilized by older women as a legal tool. It is more frequently exercised by middleclass, white men who have been displaced from their jobs and replaced by younger, less-costly workers. While men encounter age discrimination when they are forced out of their jobs, women are more likely to experience discrimination by not being hired. This form of discrimination is more subtle and difficult to prove. It is also less likely that women in this situation will have the financial resources to support a legal complaint.

Stereotyping and discrimination have led to the concentration of 83 percent of women workers into four primary occupations.[60] This concentration has remained remarkably stable over time. In 1978, two-thirds of all female workers were in low-status, low-paying jobs such as clerical and service positions.[61] Occupational distribution does not change significantly with age. Mature women are less likely than younger women to be working in professional, technical or clerical jobs.[62] They are more apt to be employed as operatives, managers and administrators.[63] The proportion of employed women working in professional or managerial positions was lower (12 percent) for blacks than for whites (22 percent).[64] However, between 1970 and 1979, there was a three-fold increase among blacks in these occupations.[65] Black women are still most likely to occupy low-paid, unskilled positions.

The unique career patterns and positions of women are directly reflected in low retirement benefits. Inequities in retirement income policies exacerbate the economic disadvantages experienced by women of retirement age.

## RETIREMENT INCOME POLICY

Social Security is the principal source of income for women over 65. In fact, for 60 percent of today's unmarried older women (nearly two-thirds of women over 65 are in this category) Social Security benefits are the only source of income.[66] Approximately half of these women live at or below the official poverty line.

In December of 1979, the average monthly Social Security benefit for women was $246 or a little over $3,000 per year.[67] For women who elected to receive early benefits, the average monthly benefit amount was $238 or about $2,850 annually.[68]

The treatment of women under Social Security has been the focus of considerable attention in the past few years. In 1977, Department of Health, Education and Welfare Secretary Joseph Califano established a Task Force on the Treatment of Women under Social Security to explore the problem and offer possible solutions. This task force and other study groups have examined the effects of changing work and family roles of men and women since the Social Security system was instituted. In 1935, most families consisted of a male breadwinner and female home manager who worked without direct financial compensation. Marriages could be expected to last until one partner died, and the surviving partner commonly moved in with an adult child. This pattern, upon which the Social Security benefit structure was based, is no longer the norm. In fact, fewer than one-third of today's families fit within this model. Since the system has not been adjusted to reflect these changes, it no longer meets the needs of most families. The following is a brief discussion of some of the major areas of inequity for women under the Social Security system.

Working women receive significantly lower Social Security benefits than working men. This results both from women's lower wages and their intermittent work histories, due primarily to years spent in unpaid labor as homemakers and volunteers. Social Security benefits (unlike many private pension plans) are based on lifetime earnings. For every year over five that a worker spends outside Social Security-covered employment, a zero is averaged into the earnings record for the purposes of calculating the Social Security retirement benfit. Since most women devote more than five years to unpaid family responsibilities, their benefits as workers are substantially reduced.

Women who combine homemaking and employment are affected by the Social Security dual entitlement rule. If a woman is married and has worked the equivalent of 40 quarters in Social Security-covered employment, she is entitled to retirement benefits as either a worker or a dependent spouse, whichever benefit is higher. If a woman earns less than her husband and works fewer years, as is usually the case, she is likely to be eligible for higher benefits as a dependent spouse. The mandatory Social Security taxes that she paid as a worker, then, will not be reflected in increased retirement benefits as it would if she had invested these funds in another retirement or savings plan.

A family with two wage earners will receive smaller benefits than a one-earner couple with comparable life-time earnings. This is due to the formula which determines the spouse's benefits and the dual entitlement rule. For example, a one-earner couple that retires with an average indexed monthly earning (AIME) of $1,000 will receive a monthly benefit of $648, a worker's benefit of $432 plus a spouse's benefit of $216 (50 percent of the worker's benefit). A two-earner couple where the couples combined AIME is $1,000 will earn $544 monthly (if their earnings were comparable), a combined benefit of $272 each.

A dependent widow of a Social Security-covered worker is eligible for retirement benefits when she reaches age 60 (unless she is severely disabled in which case she can receive 50 percent of her husband's retirement benefit when she reaches age 50). If a widow elects to receive her benefit at age 60, however, the amount of her monthly benefit will be only 71.5 percent of her full entitlement, and will remain at this reduced level for life. Because most of today's older women became widowed before reaching age 65 and had limited job training and experience, many had no choice but to accept retirement benefits as soon as they became eligible. In fact, about 70 percent of women elect to receive Social Security retirement benefits before they reach age 65 at a reduced amount. The surviving widow of a two-earner couple will receive a lower benefit than the surviving widow of a one-earner couple with comparable earnings.

A divorced woman has limited protection under Social Security. If married 10 years or more, she is eligible for Social Security retirement benefits as a dependent spouse when she reaches age 62 if her former husband has Social Security coverage, and if he is retired and receiving his Social Security benefit or is over the age of 70. As for widows, benefits received before age 65 are actuarially reduced in amount.

Even if a divorced woman is eligible for Social Security benefits on the basis of her former husband's earnings record, she will find that the amount of the benefit (50 percent of her former husband's benefit if she waits until age 65 to receive it) is inadequate to support a single person living alone. If she has been employed for forty quarters (equivalent to 10 years), she will probably be eligible for higher benefits as a worker than as a spouse. A divorced homemaker who re-enters the labor force after a long marriage will probably not earn sufficiently high wages for a long enough time to insure above-poverty level retirement benefits. Unfortunately, recent changes in the Social Security Act exacerbate these existing inequities.

Private pension plans provide retirement income for workers in the private sector and their dependents. The proportion of women receiving income from a private pension is relatively small, currently about 13 percent. Of women now employed in the private sector, approximately 40 percent are covered by a pension plan, but 21 percent are vested to guarantee receipt of their earned pension benefits.[69] Even when covered, women are less likely than men to receive benefits and when they do, the amount of their benefit is substantially less then the amount received by male workers. In 1980, the average annual pension benefit was $2,375 in comparison to $4,103 for men.[70]

Although employers are not required to provide pension coverage for their employees, if they do they must comply with Federal standards set by the Employee Retirement Income Security Act (ERISA) of 1974. ERISA established standards for funding, vesting, and insurance termination in order to increase the likelihood that covered workers and their survivors would receive pension benefits.

There are over 500,000 pension plans throughout the country which vary considerably from one to another. Policies differ within industries and across occupations as well;

an industry which provides pension coverage for its administrators may not provide coverage for its clerical staff. Women tend to be employed in occupations which either do not offer pension coverage or in which the coverage provided is inadequate. For example, over half of all working women are employed in sales and service occupations which traditionally provide limited or no pension coverage.

The disparity in benefits and coverage between women and men can be partially attributed to women's unique labor force patterns characterized by intermittent periods of employment, high job mobility, and concentration in low-wage positions within occupations which commonly provide inadequate pension coverage. Since pension coverage and the amount of benefits are determined by a worker's length of service and amount of earnings, these trends directly translate into low pension benefits.

Part-time workers receive limited coverage under private pension plans; before ERISA, coverage was generally not provided. The law now requires that pension plans provide coverage for years in which an employee worked 1000 hours or more, equivalent to 20 hours a week or six months a year. In 1974, only 5 percent of female part-time workers and 20 percent of male part-time workers were covered on their longest job.[71]

Vesting requirements restrict actual receipt of benefits to workers who were covered under a pension plan for a specified number of years, ten years in the commonly-used cliff vesting plans. Half of full-time male workers covered by private pension plans have fewer than 9.2 years on the job and half of their female counterparts have fewer than 6.8 years.[71] Since pension benefits are not "portable" (cannot be carried from one job to another), women who change jobs before they are fully vested may forfeit all of their accrued benefits.

Private pension plans are not required to cover employees until they reach age 25 and have at least one year of service. This provision excludes women during their years of highest labor force participation; over 68 percent of women between the ages of 20 and 24 are employed.[72] It is often in their late 20's and early 30's that women leave the labor force to care for young children.

Before ERISA, if a working woman (or man) left her job for even a short time, she lost pension credit for the years worked up to that time. Now, she must receive pension credit for years worked before a break-in-service if the period she is away from work is shorter than the period of employment before the break occurred. However, if a break-in-service occurred before ERISA took effect in 1976, this rule does not apply.

Before ERISA was enacted, the provision of survivor's benefits was left to the discretion of the employer. At that time, only 2 percent of all widows received a benefit from their husband's pension plan.[73] ERISA mandated that joint and survivor benefits be automatic in plans in which the retirement benefit was paid in the form of annuity (rather than in a lump-sum payment). However, the law also allows a worker to waive this protection without informing his or her spouse. Therefore, if a worker elects not to provide survivors' benefits for the spouse, when the worker dies, the monthly pension benefit is terminated. In order to provide survivors' benefits, the amount of the pension benefit is reduced (typically by 20 percent) while the worker lives. When he dies, his spouse will continue to receive half of the amount received while he lived. When survivors' benefits are paid, a widow typically receives $50 each month from a private pension plan.[74]

Before ERISA, pre-retirement survivors' provisions were uncommon. These provide benefits to survivors of workers who die before reaching retirement age. When a pre-retirement survivors' option does exist, eligibility is often limited to widows of workers who could have been receiving early retirement benefits but who chose to continue working. Commonly, ten or fifteen years of service are required before early retirement and, therefore, pre-retirement survivors' benefits are provided. If a woman is married to a covered worker who dies before becoming eligible for early or, in some cases, full retirement benefits, she may receive nothing. If a worker dies within two years of selecting survivors' benefits, these benefits need not be paid except in the case of accidental death.

The divorced spouse of a worker covered under a private pension plan has no entitlement to her former husband's pension benefit in most states. The U.S. Supreme Court recently held that a worker's pension is his and his alone, not community property to be divided with his spouse in a divorce settlement. A few states now consider a pension to be income earned by both partners in a marriage and divide the pension at divorce.

A homemaker divorced after a long marriage to a worker in the private labor force is likely to receive no part of her husband's pension under this ruling. She has earned no retirement security in her own right and, even if she is able to secure employment that provides pension coverage after her divorce, she may be too close to retirement age to become vested in a pension plan. She will be eligible for benefits from Social Security but, as discussed previously, these are likely to be inadequate. If her former husband remarries before he begins receiving his pension, his new wife will be entitled to benefits throughout his career upon his death, if the survivors' option was not waived.

In addition to Social Security and private pensions, there are twelve public pension plans which provide retirement benefits to Federal employees and their families. Presently, 97 percent of these employees are covered by one of two retirement plans; the Civil Service Retirement System and the Uniformed Services Retirement System.

Several Civil Service Retirement provisions have disproportionately negative effects on women as workers and spouses. In order to earn vested coverage in the Federal retirement system, a worker must serve five years in a Civil Service job. Women, who average fewer years than men in all jobs including Federal services are negatively affected by this provision. Unlike Social Security, the formula for calculating benefits yields higher amounts for long-term, higher-paid workers, the majority of whom are men. Federal employees do not obtain separate coverage under Social Security as do most workers covered by private pension plans.

As in private pension plans, government workers have the right to waive the survivors' benefit option. However, new regulations which went into effect on January 5, 1981 require the worker's spouse to be notified if such a choice is made. If a Civil Service worker does choose the survivors' option, the amount of the worker's pension will be reduced while he lives as in private pension plans. If the surviving spouse remarries before reaching age 60, pension benefits are terminated.

In 1977, legislation was enacted that reduces the spouse's Social Security benefit by one dollar for every dollar the worker receives from a public pension. This is called the public pension offset provision. Under this provision, after December 1, 1982, the dependent spouse of a Civil Service worker who has also earned Social Security retirement coverage as an employee in the private sector, loses benefits; the worker does not.

The Civil Service Retirement System provides no automatic access to benefits for the divorced spouse or surviving divorced spouse regardless of the length of the marriage. A homemaker can be divorced from a Federal employee after 30 years of marriage and be left without any portion of her former husband's pension. If, however, a state divorce court awards the wife a share of her former husband's retirement annuity, the Federal government will abide by this decision and pay her directly the allotted amount. Since Civil Servants are not covered under Social Security, the divorced homemaker will not be entitled to retirement benefits from Social Security unless her former spouse also worked in Social Security-covered employment.

Neither the Civil Service worker, his spouse, his widow nor his former spouse will automatically receive Medicare coverage when they reach age 65 as Social Security beneficiaries do. They must purchase it separately at a cost which may be prohibitive for divorced or widowed homemakers.

The problems of older women under the Uniformed Services

Retirement System parallel those faced by women in Federal Service. They are exacerbated, however, by the unique lifestyle imposed by military service which is characterized by lower pay and limited advancement opportunities for female military personnel, frequent mobility for families of military employees, an expectation of unpaid labor by wives of military officers, and a high divorce rate among military families.

As in public and private pensions, survivors' benefits are optional for uniformed service personnel. It is estimated that over half of the widows of military retirees receive no survivors' benefits.[75] In 1979, 51 percent of new military recruits elected not to provide survivors' coverage for their spouses.[76] A recent change in regulations requires that a spouse be notified if survivors' benefits are waived.

Divorced wives of military employees lose all rights to benefits including "post" privileges and medical insurance in addition to pension coverage. Because of her high mobility and years spent in foreign countries, the military wife has virtually no opportunity to pursue personal career goals. While a divorced military spouse is eligible for Social Security benefits on the basis of her former husband's earnings record, they are likely to be inadequate.

The above discussion makes it clear that millions of older women simply do not have enough money to provide themselves with adequate nutrition, clothing, shelter, heat, transportation or health care. Their opportunities for securing additional income and/or assistance are, at best, limited. If current trends of inflation, concentration of women in low-paying jobs with limited advancement potential, high rates of unemployment, growth of female-headed families, and cutbacks in public assistance programs continue, the economic status of older women is likely to worsen.

## EDUCATION

Education plays a critical role in shaping the life course of women. In a 1977 study conducted by Zena Smith Blau on 1,674 women over the age of 55, education was found to relate to a woman's risk of poverty, dependence and physical and mental deterioration in her middle and later years. Blau found that better educated women felt younger and healthier than less-well-educated women, reporting higher levels of "zestful engagement" and lower levels of estrogen and alienation.[77]

In a study of Chicago-area women aged 24 through 54, Helena Lopata and Kathleen Norr found that age, race and socio-economic background were important factors in determining the level of education a woman achieves.[78] These findings are confirmed by national statistics on educational achievement compiled by the U.S. Census Bureau.

In 1978, nearly half of all older Americans had never attended high school and only 16 percent had attended one or more years of college.[79] Forty-four percent of women over 65 received 8 years or less of formal education, and 20 percent of this group attended school for fewer than 5 years; 23 percent of the women had completed high school and 7 percent, college.[80] It is interesting that older women surpass older men by a small margin in level of education achieved.

Older black women have less education than their white peers, and older women of all races have less education than younger women. In 1978, almost 68 percent of black women over 65 had less than 8 years of formal education; 10 percent had completed high school and only 2.7 percent, college.[81] In 1977, the average educational level for women between the ages of 65 and 75 was 10.5 years and for women over age 75, 8.8 years.[82] Black women between the ages of 65 and 75 had an average of only 7 years of formal schooling and among those over age 75, only 6.2 years.[83] Racial differences in educational level among midlife women are less dramatic. In 1977, white women between the ages of 40 and 44 had completed 12.5 years of school and black women in this age category, 12 years.[84]

The more education a woman has, the more likely she is to be employed, to have worked a greater proportion of her adult life, and to earn more than her less-educated peers. The correlation between level of education and income for women, however, is significantly less than it is for men.

Not only do women earn less than men who have reached comparable education levels, they also need more education than men to advance to middle and upper income levels. This phenomenon is especially true for older women, many of whom received their education early in life, then forfeited training and employment opportunities to marry and raise children. When these women attempt to enter or re-enter the labor market after an extended absence, their education is not as valuable as recent credentials, especially those from professional and technical training programs. Consequently, even with a college education and many years of work experience, older women are frequently hired into entry-level positions with limited opportunities for advancement resulting in inadequate Social Security and pension benefits.

Adult women of all ages have been enrolling in college and university programs in unprecedented numbers, most on a part-time basis. The enrollment of women aged 35 and above more than doubled between 1970 and 1980 and it is predicted that this trend will continue.[85] The greatest increase, however, has been among women in the under-35 and over-55 age categories.

During the 1970's, the number of persons over age 55 who were registered in adult education courses almost doubled, making this the fastest-growing group of adult students. Almost two-thirds of these students were women and 95 percent, white.[86] Of the women in Lopata and Norr's sample, 43 percent had returned to school at some point during their adult years and 42 percent planned to return within the next two years. About one-third of those who had chosen to discontinue their education early in life later returned.[87]

According to a recent report from the National Center for Educational Statistics there has been a significant increase in enrollments in adult basic and secondary education. Women comprise more than half of the enrollments in these programs, their primary objective being to earn a high school diploma by passing the General Education Development (GED) Test, thus enabling them either to secure a job or advance to a higher position and salary.

Lopata and Norr found a positive correlation between a woman's educational level and her self-image. They concluded that,

> The advantages of education must be measured not only in terms of occupation and family income but also in its contribution to a self-image, the ability to develop flexibility in a life pattern, perceptions of the world and one's destiny... Such education can offset some of the negative and passively-induced self-concepts into which lower class women still tend to be socialized.[88]

## HEALTH

At the turn of the century, a female born in the United States could expect to live 48 years. By 1978, the life expectancy for females had risen to 77.2 years in comparison to 69.5-percent for males.[89] A 65-year old woman can expect to live 18.3 more years (until age 83) and a 65 year old man, 13.9 additional years or until age 79.[90] It has been hypothesized that as women's roles and behaviors more closely resemble men's that the discrepancy in their life expectancies will diminish; however, statistics do not support this view. Despite their expanded labor force participation and increased use of alcohol and cigarettes, women are continuing to outlive men and at a growing rate.

Medical advances as well as improved sanitation and public health standards have not only contributed to significant advances in life expectancy but have changed the very nature of illness and death. In 1900, the leading causes of death were infectious diseases such as tuberculosis, influenza and pneumonia. Americans, today, are suffering and dying from a new class of disease which involves the slow but progressive deterioration of individual cells and, eventually, an entire body system. These diseases are termed chronic or degenerative and include such conditions as heart disease, cancer, stroke, diabetes and arthritis. The progress of one disease can contribute to the onset of another. Chronic disease is more prevalent in women than men. Higher proportions of women develop diabetes, anemia, elevated serum cholesterol (after age 55), hypertension, arthritis, visual impairment and osteoporosis.[91]

Death has only recently become an occurrence highly correlated with advanced age. More than 1.2 million people over the age of 65 died in 1977, at a rate of 53 per 1000; 65:1000 for men and 44:1000 for women.[92] In comparison, the death rate for people under age 65 was only 3 per 1000.[93] The leading causes of death for women are heart disease, cancer and stroke.[94] Although men are more likely to die of acute forms of these illnesses, women must live with them as long-term, chronic, often disabling conditions which impose lifestyle restrictions, discomfort and considerable expense. Medical research is beginning to establish a causal relationship between these conditions and lifetime behaviors related to inadequate nutrition, insufficient exercise and prolonged stress. The female hormone, estrogen, seems to provide protection for women from many of these conditions before menopause after which rates of chronic illness significantly increase.

Data from the Health Interview Survey sponsored by the U.S. Health Service indicate that limitations in activity and mobility due to chronic illness increase sharply with age.

In 1978, 42.7 percent of women over 65 reported at least limited disability and about one-fifth of these women were sufficiently disabled to render them unable to carry on their major activities.[95] Rates were higher for blacks than for whites. While 43.7 percent of older whites reported some limitation in activity due to chronic illness, 50.1 percent of older blacks made such a claim.[96]

Disability in old age is correlated with income. Among individuals with incomes below $3,000 per year, 55.7 percent reported a limiting chronic condition; for those with incomes of $15,000 or over, only 37.5 percent experienced physical limitation.[97] Disabilities tend to be more severe among the older age groups. Of women and men over age 75, 22 percent were unable to carry on their major activity.[98]

Arthritis and rheumatism are the leading causes of disability in old age followed closely by heart disease. Other significant disabling conditions (listed in order by number of older persons affected) are blindness or visual impairment, hypertension, diabetes, impairment of legs or hips and circulatory disease.[99]

Because women live longer than men and are more vulnerable to chronic illness and disability, they represent approximately three-quarters of the nation's "frail" elderly, those most in need of health care and assistance with daily living tasks. This is also the group most vulnerable to institutionalization.

Although 95 percent of all older people at any given time live independently or semi-independently, 20 percent will spend the end of their lives in an institution. In 1976, women out-numbered men in institutions by more than two to one.[100] Older women whose incomes are low and are without husbands, adult children or other family caregivers have the highest risk of institutionalization of all groups. Almost 70 percent of older nursing home residents are aged or over.[101] Many of these women have simply outlived all of their family members and are unable to afford quality home health and personal care.

The primary caregiver of a frail older is likely to be a daughter or daughter-in-law who is, herself, facing transitions such as widowhood and retirement. She may be involved in her own career pursuits, possibly as the sole supporter of herself and her family. These responsibilities, compounded by the scarcity of community services such as respite care and geriatric day care, too often result in inadequate care and unnecessary institutionalization for infirm and/or disabled older women.

In 1978, the annual per capita health expenditure for individuals over age 65 was $2,027 in comparison to $764 for those between the ages of 19 and 64.[102] Medicare covered only 44 percent of these costs; Medicaid covered 13 percent, and other public programs, only 6 percent.[103] The public bears

50 percent of the cost of nursing home care, Medicaid alone covering 39 percent.[104] Home health services, geriatric day care and other "alternatives to institutionalization" are less costly both in terms of dollars and trauma to the infirm individuals and their families; however, these services are not available in all communities, nor affordable by many families.

Less than a decade ago, training in geriatric medicine was not available in medical schools in the United States and, as a result, most physicians have limited, if any, training in the unique health problems of older people. They harbor negative stereotypes about their older patients which parallel those held by the majority of the population. These factors combine to sustain the myth that physical and mental decline in old age are inevitable and untreatable.

Older women are likely to face double discrimination in the health care system as these "ageist" attitudes are superimposed over existing biases against women whose symptoms are often interpreted by physicians as emotionally-based. These attitudes result in inadequate health care and increased rates of illness, discomfort, disability and financial hardship, isolation and death. In their book, Aging and Mental Health, Robert Butler and Myrna Lewis conclude:[105]

> Older women cannot count on the medical profession. Few doctors are interested in them. Their physical and emotional discomforts are often characterized

> as "post-menopausal syndrome" until they have lived too long for this to be an even faintly reasonable diagnosis. After that, they are assigned the category of senility.

The relationship between physical and mental health is receiving increased acceptance among medical researchers and practitioners. Dr. John Knowles in his book, Doing Better and Feeling Worse: Health in the United States, states that the death rate for widows is ten times higher in the first year of bereavement than it is for other women of comparable age.[106] The incidence of illness, Knowles reports, is twelve times higher among people who have been divorced in the previous year than among their married peers.[107] In fact, studies indicate that a large number of serious physical illnesses develop at a time when a person feels helpless or hopeless. Individuals living in primitive societies where they are insulated from the stresses of our Western lifestyle maintain low blood pressures and blood cholesterol levels throughout their lives, major causes of disease and death in this country.

Research has shown that physical and mental health are related to adequate income, educational level, family status and sex. Men describe themselves as more likely than women to have a positive sense of well-being, reporting less tension, stress and anxiety.[108] Black women report the lowest level of positive well-being of all groups.[109] It is estimated that women experience depression at two to six times the rate of men.

While studies do not validate the widely-held assumption that women are more vulnerable to depression during menopause, suicide rates for women peak during this period.

Grief, an acute form of depression, is a normal and expected response to loss, and loss is a central theme in the lives of aging women. Some losses accompany predictable transitions in the family life cycle such as the departure of the children from the home, and the death of parents, husband and other family members and friends. Some losses result from social trends such as inflation, and changing social roles and values. Still others are physiological in nature such as changes in functioning and appearance, and, ultimately, the loss of one's own life. The experience of loss requires an emotional adjustment which may entail a period of grief. Such changes may threaten a woman's identity and self esteem, and leave her vulnerable to chronic physical and mental health problems.

Alcoholism and the misuse of other mood-altering drugs are recent and growing problems among midlife and older women. Since they are often out of the mainstream of American society, their destructive behavior may be hidden. Families frequently fail to confront the problem and seek treatment, choosing to spare themselves and the drug abuser further pain and embarrassment. Information on effective treatment regimens for the mental health problems of older women is insufficient and outreach to at-risk older women inadequate.

Although certain physical and mental health problems increase with age, growing numbers of older women are remaining healthy and vigorous into their 60's, 70's and beyond. Because researchers tend to study health problems, we know little about women who age without the decrements commonly associated with advanced age. Data on those who maintain good health and vitality throughout life would be important for identifying positive lifestyles and health care behaviors. Such information could enhance the quality of life for future generations of aging women.

## SUMMARY AND CONCLUSIONS

From an examination of the data on the status of midlife and older women, the following trends emerge. These predict, to a greater extent, the needs of a major proportion of the next generation of aging women. These trends should be considered by program-planners and policy-makers concerned with this special population group.

- Older women comprise a large and fast-growing segment of the United States population. If recent advances in life expectancy continue as predicted, the population of women over 65 will grow to 19 million by the year 2005 and one in every 10 Americans will be an older woman.
- Older women do not comprise a homogeneous group with common histories, circumstances and needs. Significant differences exist among cultural subgroups, cohorts and individuals. Recent de-

velopments in women's roles predict continued change and diversity among future generations of aging women. These generations will bring with them experiences and traits which may significantly alter our perceptions of normal aging.

- Poverty is the most critical problem facing the older women today. If current trends of inflation, concentration of women in low-pay, dead-end jobs, growth of female-headed families, high rates of unemployment and cut-backs in public assistance programs continue, the economic status of older women is likely to worsen.
- Unmarried older women are at particularly high risk for poverty in old age. The dramatic increase in divorce, especially in marriages of long duration, predicts an increase in the number of older women living alone and in poverty in the next generation.
- Less than a century ago, most females born in the United States did not live to reach old age. Women's traditional roles as wives and mothers were often life-long. Today, women are having fewer, more closely-spaced children, and are combining family responsibilities with paid employment. These factors predict longer periods of labor force participation and higher retirement benefits for these women.
- Despite equal opportunity laws and affirmative action mandates, women still earn significantly less than their male counterparts. The wage gap

has increased in the past 20 years and is widest among women and men in their middle years. In addition, older women are over-represented as part-time, unemployed and discouraged workers. These trends predict economic hardship for the next generation of retired women as these factors result in low retirement benefits.

- Although more women are working now than ever before, younger women are still choosing to marry and, of those who do, most choose to bear children. Family responsibilities will continue to limit the labor force participation of women affecting their economic status, especially female family heads and their children.

- Inequitable retirement income policies exacerbate the economic disadvantages which women experience in the labor force. As long as Social Security and pensions fail to compensate women for their unpaid contributions to their families and communities, women's retirement benefits will continue to be inadequate and significantly lower than men's.

- Women are participating in adult and continuing education programs in growing numbers. As education levels increase, so do employment participation, economic status and physical and mental well-being. The trend toward higher levels of education and career training predicts continued movement of women into professional and non-traditional jobs and a higher standard of living for the educated sector of future generations of aging women.

- Medical advances and the recent emphasis on health promotion and physical fitness predict an extension of midlife for many women resulting in a prolonged capacity for involvement and productivity. These trends predict an ever-increasing need for training, employment and leisure opportunities for the large and rapidly-growing segment of the United States population.

Because midlife and older women have made and continue to make significant contributions to the development and stability of their families and communities, and because they are a significant and growing segment of the United States population, capable of and entitled to full participation in the responsibilities and rewards of this society, it is critical that we examine existing programs and policies, revise them where appropriate, and develop new ones, where necessary, to insure that the basic rights and needs of older women are guaranteed. These are the same as for all people: adequate living conditions, quality health care, physical and intellectual stimulation, companionship and intimacy, and a purpose for living.

The preceding discussion indicates that, for large numbers of midlife and older women, these needs are not being met. The challenge, then, is to develop creative and flexible solutions to the problems of older women which reflect their broad range of life experiences, cultural and spiritual values, and individual capacities and needs.

# FOOTNOTES

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## Section II

# A HISTORY OF PROGRAM AND POLICY DEVELOPMENT RELEVANT TO MIDLIFE AND OLDER WOMEN

## FEDERAL POLICIES AFFECTING THE AGING

Early in this century only four percent of the American population was over the age of 65. This proportion has grown to eleven percent today and is expected to increase to 25 percent within the next 50 years. Both the burgeoning of the aging population and the recognition of aging as a social responsibility are relatively recent. These developments have caused a tremendous growth in programs, policies and services designed to benefit older Americans, largely made possible by the allocation of vast Federal resources.

Federal involvement in aging began in the early 1930's with the enactment of a national retirement security program. The design and passage of the Social Security Act in 1935 was a necessary response to the demographic characteristics and economic needs of the time. It was this legislation which established a mandatory retirement age of 65, bringing about a dramatic change in the social roles of older people and, consequently, a subtle change in attitudes toward them.

The Federal Security Agency, forerunner of the Department of Health, Education and Welfare (now the Department of Health and Human Services), sponsored the first national conference on aging in 1950. During this conference, a series of recommendations were made for improving the quality of life for older Americans.

Eleven years later, the first White House Conference on Aging was held. As a result, Medicare, a national health insurance program for people over 65, was enacted and support was rallied for passage of the Older Americans Act. This Act, passed in 1965, was and is the most comprehensive piece of national legislation affecting older citizens of this country. It established an Administration on Aging (AOA) under the Department of Health, Education and Welfare and, eventually, a national network of regional, state and area agencies on aging to coordinate the design and delivery of programs and services to people over 60 in all areas of the country. The Act also established a Federal Council on the Aging (FCOA) to make national policy recommendations to the President of the United States, the Secretary of the Department of Health and Human Services, the Commissioner on Aging (AOA's chief administrator) and the Congress.

The Administration on Aging is the focal point for most activity in aging throughout the country. Its established purpose is to coordinate and oversee the development of policies, research, services and manpower development for older Americans. The Administration is mandated to serve as the effective and visible advocate for the elderly by maintaining active review and commenting responsibilities over all Federal policies affecting the elderly; to gather statistics relating to aging which other Federal agencies are not collecting; to prepare and disseminate educational materials dealing with older people; to conduct and arrange for research in the field of aging; and to assist in the establishment and operation of programs designed to meet the needs of older individuals for a broad range of social services.

Under Title III of the Older American's Act, funds are provided to assist state and local agencies to coordinate the development of a comprehensive service system for older people. Such systems include congregate and home-delivered nutrition services, multipurpose senior centers, legal services, transportation, information and referral, in-home services, outreach, technical assistance to service providers, health services, continuing education, recreation and counseling. This title funds a nursing home ombudsman in each state to receive, investigate and act on complaints by older people who are residents of long-term care facilities.

Title IV of the Older Americans Act provides support for short and long-term training for professionals or aspiring professionals in the field of aging and the establishment of university-based training centers to develop a manpower capability able to respond to this country's changing demographic structure. This title also funds research and development projects, demonstration projects, special projects in long-term care (especially those that promote alternatives to institutional living), special demonstration projects on legal services for older Americans, innovative projects and activities of national significance, mortgage insurance and interest grants for multipurpose senior centers, multidisciplinary centers of gerontology, and gerontology centers of special emphasis such as the National Policy Center on Women and Aging established under this section of the Act (IV-D) at the University of Maryland.

Title V of the Older Americans Act funds community service employment programs which foster and promote useful part-time opportunities in community service activities for unemployed low-income persons who are 55 years old or older and who have poor employment prospects. Title VI supports the delivery of social services such as those provided under Title III to American Indians.

In 1971, the Second White House Conference on Aging was held, focusing on the coordination of services and programs through local and regional agencies on aging. Four years later, a Select Committee on Aging was established by the U.S. House of Representatives.

In 1974, the National Institute on Aging (NIA) was established as the eleventh National Institute of Health. Its mandate is to initiate and support research on the biomedical and psycho-social issues pertinent to older Americans, to publish educational materials on these issues, and to assist in the development of training information for professionals in the

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field of aging. The National Institute of Mental Health (NIMH), also one of the National Institutes of Health, received Federal funding to establish a Center on Aging to oversee research and training relating to aging and mental health.

The following is a chronology of other Federal legislation which contain special mandates for assistance to older individuals.

- In 1935, the Social Security Act was enacted to provide retirement security for older Americans. The Act has been significantly expanded in scope since its passage almost 50 years ago. Social Security is the popular name for the Old Age, Survivors and Disability Program (OASDI) under which benefits are now paid to workers, their dependents and survivors after the worker has retired, died or is unable to work because of a disability. Medicare, Medicaid, Supplemental Security Income and Title XX have been added to the Social Security Act and are discussed below.
- In 1959, the National Housing Act provided assistance for the development of nursing homes for the care and treatment of individuals who are not acutely ill and do not need hospital care but who require skilled nursing care and related medical services. This included the construction of additional facilities for the convalescent care of older people and others who are able to live independently but who require care during the day.
- In 1963, the Vocational Education Act funded certain educational institutions to provide special

retraining and counseling programs for older individuals. Later, displaced homemakers were targeted for assistance under the Act.

- In 1964, the Economic Opportunity Act was passed to provide financial support and special programs of assistance to low-income individuals including the elderly poor enabling them to secure and retain meaningful employment, attain an adequate education, make better use of available income, and provide and maintain adequate housing and a suitable living environment. Programs for community food and nutrition, senior opportunities and services, emergency energy conservation services and demonstration employment and training opportunities were established under the Act.

- In 1964, the Urban Mass Transportation Act established a national policy that elderly and handicapped persons have the same right as others to utilize mass transportation facilities and services, and declared that special efforts shall be made in the planning and design of mass transportation facilities and services so that the availability to elderly and handicapped persons of such services will be assured.

- In 1965, Medicare legislation provided a national public health insurance program for people over the age of 65. As Title XVIII of the Social Security Act, Medicare is uniform throughout the country.

- In 1965, Medicaid was appended to the Social Security Act (Title XIX) as a program of medical assistance to low-income individuals of all ages. Approximately 35 percent of Medicaid participants are older persons. Medicaid is operated by states under guidelines essubsidized by the Federal government.

- In 1965, the Higher Education Act was enacted to strengthen community service programs and support the expansion of continuing education in colleges and universities. Under Part B (Section 132) of the Act, a program of planning, assessing and coordinating projects related to lifelong learning was established in order to promote and support educational programs for older people.
- In 1966, the Adult Education Act was passed to expand educational opportunities for adults. In Section 311, the Federal government was authorized to support educational programs for older people, particularly those who have a limited ability to read and speak English. The primary goals of these programs were to equip elderly persons to deal successfully with the practical problems in their everyday lives including the making of purchases, meeting their transportation and housing needs and complying with governmental requirements such as those for obtaining citizenship, public assistance, social security benefits and housing.
- In 1967, the Age Discrimination in Employment Act was passed to protect workers and job applicants between the ages of 40 and 65 from discrimination because of age in hiring, firing, promotion and other terms and conditions of employment by employers, employment agencies and labor unions. The Act was amended in 1974 and 1978 to expand its coverage to public-sector employees and to workers up to the age of 70.
- In 1973, the Domestic Volunteer Service Act created a National Older American Volunteer Program under

Title II. This Act established the Foster Grandparent Program and the Older American Community Service Programs under the administration of the federal ACTION agency. These programs were designed to provide low-income persons aged 60 or over opportunities for volunteer service in their community. Some of these programs were originally funded under the Older Americans Act.

- In 1973, the Comprehensive Employment and Training Act (CETA) provided job training and employment opportunities for economically disadvantaged, unemployed or underemployed persons in order to increase their earned income, maximize employment opportunities and enhance self-sufficiency by establishing a flexible, coordinated and decentralized system of Federal, State and local programs. Older workers (55 years or over) and displaced homemakers were targeted for special assistance under the Act. Under Part B, Section 215, services were to be provided for older workers designed to assist them in overcoming the particular barriers to employment experienced by them including skills that are obsolete or no longer needed in the community, changing physical characteristics associated with aging, employer resistance to hire older workers, financial barriers to labor force participation and lack of appropriate job opportunities. Under Title III of CETA, the Secretary of Labor was mandated to develop and establish employment and training policies and programs for middle-aged and older workers which reflect appropriate consideration of their importance in the labor force and to allocate a more equitable share of employment and training resources for middle-aged and older workers. CETA also supported research on the subject of employment and the older worker.

- In 1973, the Rehabilitation Act provided vocational rehabilitation services to handicapped individuals. Older blind people were targeted for special assistance under the Act.

- In 1973, the Library Services and Construction Act provided funding for special library service programs for older adults such as the older readers services.

- In 1974, Supplemental Security Income (SSI) was signed into law as Title XVI of the Social Security Act. SSI is a Federal cash assistance program for aged, blind and disabled individuals with severely limited income and assets. Administered by the Social Security Administration, some States supplement the basic Federal SSI benefit with additional income for eligible State residents.

- In 1974, the Employee Retirement Income Security Act (ERISA) established Federal standards for funding, vesting and insurance termination in all private-sector pension plans in order to increase the likelihood that covered workers would receive pension benefits.

- In 1974, Title XX was added to the Social Security Act to provide a range of services to low-income people of all ages. Services especially relevant to older people and funded by this Act include adult protective services; adult day care; transportation services; training and employment services; information, referral and counseling services; preparation and delivery of meals; health support services; and appropriate combinations of services designed to meet the special needs of the aged and other disadvantaged groups.

- In 1974, the Housing and Community Development Act was passed to assist in the acquisition, construction, reconstruction or renovation of public works and neighborhood facilities including senior centers. The Act amended Section 202 of the Housing Act of 1959 (for elderly and handicapped persons) to assure that housing and related facilities assisted under this section will provide an assured range of necessary services for individuals occupying such housing including, but not limited to, health, continuing education, welfare, information and referral, recreation, counseling and transportation.

- In 1975, the Age Discrimination Act was enacted to prohibit discrimination on the basis of age in programs or activities receiving Federal financial assistance. Under the Act, the Commission on Civil Rights was mandated to study age discrimination in such programs.
- In 1977, the Food Stamp Act was passed to alleviate hunger and malnutrition for low-income individuals including older people. Individuals eligible for Supplemental Security Income benefits are entitled to receive food stamps as are others who meet the means test.
- In 1978, the Civil Rights Act of 1957 was amended to expand its focus to include aged and handicapped persons. This act was instituted to guarantee voting rights and equal protection of the laws under the Constitution to all Americans regardless of race, color, religion, sex, age, handicap or national origin in the administration of justice.
- In 1978, the Congregate Housing Services Act was passed to provide low-cost housing with congregate meals and other supportive services provided to

enable elderly and handicapped individuals to avoid premature and unnecessary institutionalization.

In spite of the tremendous growth in programs and legislation, Federal representatives and agencies have demonstrated a notable lack of sensitivity to the "feminization" of the aging population. Few programs and policies have been responsive to older women's special needs and many of those that do exist contain major inequities in their effects on women. This can be partially explained by the relatively recent awareness of older women as a group with unique problems and needs, not present when these programs and policies were initially designed. Following is a chronology of Federally-sponsored projects pertinent to older women.

- In 1975, the Federal Council on the Aging published a brief report entitled, "National Policy Concerns for Older Women." It included policy recommendations designed to improve the status and quality of life of older women in the United States.
- In 1978, the National Institute on Aging and the National Institute of Mental Health co-sponsored a conference entitled, "The Older Woman: Continuities and Discontinuities." The meeting brought together a multi-disciplinary panel of researchers to discuss existing research on older women and make recommendations for future research needs. A proceedings from this conference is available and is listed in the resource section of this report.
- In 1980, the Older Americans Act (Title IV-A) funded

five national policy centers on aging. A National Policy Center on Women and Aging was established at the University of Maryland. Its activities are described in Section III of this report.

- In 1980, in preparation for the 1981 White House Conference on Aging, a mini-conference on older women was held in Des Moines, Iowa. A report from this mini-conference is available; ordering information can be found in the resource section of this report.

## FEDERAL POLICIES AFFECTING WOMEN

Research, program and policy developments on and for women have undergone a prolific growth since the advent of the Women's Movement in the 1960's. In 1980, the White House Interdepartmental Task Force on Women published a directory of over 600 organizations of national scope that deal primarily with women's issues. The number of state and local programs would undoubtedly reach into the thousands. With assistance and pressure from women's advocates, the Federal government has responded to widespread discrimination against women with several affirmative action programs and anti-discrimination mandates in recent years. These include:

- The Equal Pay Act of 1963 which amended the Fair Labor Standards Act of 1938. This Act prohibits discrimination on the basis of sex in the payment of equal wages for work of comparable value.

- Title VII of the Civil Rights Act of 1964 and its amendments prohibiting private employers, labor unions, employment agencies, state and local governments, and employees of educational institutions from discrimination on the basis of race, color, religion, sex or national origin. The Act applies to hiring, firing, compensation, seniority rights, job advertising, training or retraining, promotions, insurance coverage and benefits, or any other terms or conditions of employment.

- Title IX of the Higher Education Act of 1972 prohibiting sex discrimination in all Federally-assisted education programs.
- Executive Order 11246 (as amended) prohibiting discrimination in any aspect of employment on the basis of sex by Federal contractors and sub-contractors and Federally-assisted construction projects. The amended order requires that government contractors and subcontractors with 50 or more employees institute affirmative action programs designed to ensure hiring without regard to sex.
- Executive Order 11478 prohibiting discrimination in Federal Employment because of sex as well as race, color, religion or national origin. This order also directs Federal agencies to formulate employment programs ensuring non-discrimination.
- The 1976 Vocational Education Amendments including specific provisions intended to achieve sex equity in vocational education programs. The amendments provided for Federal investigation of sex bias, the collection of vocational education statistics by race and sex, the submission by states of one-year and five-year plans detailing equal access procedures, and the appointment of a sex equity coordinator in each state.

Special programs for groups such as displaced homemakers were included. These regulations are largely responsible for the rapid growth in enrollment of women in vocational education programs during the past five years.

- The Women's Educational Equity Act (WEEA) authorized by Congress in 1978 to provide support for local programs aimed at achieving compliance with Title IX of the education amendments of 1972. Older women were cited as a special target population under this Act.

Several Federal offices and programs have been established to ensure compliance with sex discrimination regulations. In 1920, the Women's Bureau was established within the Department of Labor to formulate standards and policies to promote the welfare of wage-earning women in improving their work conditions, increasing their efficiency, advancing their opportunities for professional employment, and investigating and reporting on all matters pertinent to the welfare of women in industry. The Bureau has compiled a comprehensive collection of information on working women and publishes reports on all aspects of women's employment. Several of its publications are of special relevance to midlife and older women and are listed in the resource section of this report. The Women's Bureau works closely with the Office of Vocational Education as a link to displaced homemaker programs.

The U.S. Commission on Civil Rights was established in 1957 as a temporary, independent, bipartisan agency to investigate complaints that citizens were being deprived of their right to vote. The Commission was also mandated to appraise Federal laws and policies with respect to equal protection under the law; serve as a national clearinghouse for information on equal protection; and submit reports, findings, and recommendations on equal protection to the President and the Congress. Although race discrimination was the initial focus of the Commission's efforts, in 1972, Congress extended the Commission's jurisdiction to include discrimination based on sex and, in 1978, age.

In 1964, the Equal Employment Opportunity Commission (EEOC) was established by Title VII of the Civil Rights Act to administer regulations prohibiting employment discrimination. Its mandate has been extended to enforce other Federal sex discrimination regulations as well.

In addition to these policy developments, special programs for women have been established in virtually all service areas, institutions and industries in our society throughout the public and private sectors. The following is a brief discussion of the development of these programs in five areas of critical importance to women over 45. The areas discussed are: continuing education, displaced homemakers, employment, legal assistance and health.

CONTINUING EDUCATION FOR WOMEN

The Continuing Education for Women (CEW) movement began in the early 1960's with the establishment of a few educational programs attempting to address the special needs of adult women returning to college. The success of these programs and the clear need for the services they provided sparked a rapid expansion of CEW programs throughout the country during the next decade. In the three years between 1963 and 1966, the number of continuing education programs increased from 20 to 100. In 1971, the Women's Bureau of the Department of Labor published a directory of over 450 such programs which were currently operating.

This growth was caused by several factors including a strong interest among women in expanding their involvement beyond traditional home and community boundaries; an increase in divorce necessitating that women acquire skills to become economically self-sufficient; inflation and the corresponding need for increased income in order for families to maintain their standard of living; and improved health and longevity, effectively extending young and middle adulthood and providing women with more time for personal development and involvement in non-traditional roles. Women who were already involved in careers outside their homes returned to school to up-date their professional skills and learn new technical skills nequired in more and more careers. In addition to serving the needs of women, however, CEW programs assisted educational institutions in boosting their declining enrollments by developing a new student market.

CEW programs were designed to provide mature women with encouragement and support in returning to college and university programs developed to serve the educational and social needs of 18 to 22-year-old students. Academic and individual counseling was frequently provided to assist re-entry women in examining their personal priorities as well as educational and career goals. Those programs which have been the most successful in meeting the needs of re-entry women share the following elements:

- Individual skills-assessment and counseling
- Group orientation and support
- Information on training and employment opportunities
- Liberal provision for the transfer of credits which may have been earned many years previously
- Academic advising based on realistic job options
- Flexible scheduling of courses at convenient hours
- Enrollment on a part-time basis
- Financial assistance especially for part-time study
- Provision of job referral and placement services

- Opportunities to earn credit for knowledge and skills learned outside of the educational system
- Support services such as child-care and workshops designed to help re-entry students brush up on basic and study skills

Some of the early CEW programs no longer exist in their original form. Many have been absorbed into continuing education divisions of colleges and universities expanding their focus to include both women and men. However, statistical data is clear that adult women are continuing to return to college campuses in record numbers to expand their knowledge and skills. The U.S. Census Bureau reports that colleges and universities increased their enrollment of students over age 25 by 31.8 percent between 1974 and 1979. The large majority were women; their numbers increased by 66.8 percent during the period. Most attended school part-time. It is estimated that the number of adult women in higher education will rise by 40 percent in the next five years.

Because of the support and assistance provided by these programs, educational opportunities were extended to women of all racial, ethnic and economic backgrounds, many of whom had formerly enjoyed only limited access to secondary educational institutions. It is hoped that growth in this direction will continue.

In response to adult student needs, most colleges and universities have instituted more flexible scheduling policies permitting part-time and evening study. These policies, combined with the development of alternative means of earning credit, provide employed women and homemakers with the opportunity to pursue education while fulfilling primary responsibilities.

One example of an alternative program is "credit for experiential learning," an opportunity to earn educational credit without attending classes. According to the Council for the Advancement of Experiential Learning (CAEL), more than half of the colleges and universities in the country now offer credit to students for learning accomplished outside the classroom.

Many schools grant university-level credit to students for knowledge acquired through independent study. The College Level Examination Procedure (CLEP) is a commonly-used standardized test given monthly at more than 1,000 centers throughout the country, allowing students to earn credit in general and specific subject areas which can then be used to satisfy degree requirements. Some educational institutions have developed their own challenge exams for this purpose.

Other innovative educational programs include "external degree programs," allowing degrees to be earned without classroom instruction; "university without walls," often encouraging specialization in non-traditional subject areas; and "cooperative education and internships," combining academic coursework with on-the-job learning.

Since their inception, major changes have occurred in continuing education programs, largely in response to the changing needs of re-entry women. Perhaps the most significant shift has been away from participation in traditional academic programs and toward enrollment in programs which train women for careers in which job prospects and salaries are high.

The two-year community colleges have been in the vanguard of this movement, offering women of all ages the opportunity to be trained in a specific marketable skill at a low cost and in a reasonable amount of time. Many community colleges have developed special programs for re-entry women which provide assistance and support comparable to those provided by earlier CEW programs. Some are specifically designed for displaced homemakers and funded through Federal grants targeted for this group. Many are offering workshops in career-related skills such as job exploration, resume writing and job interviewing techniques. Some provide job placement services as well.

Another trend in adult education is a growing involvement in the personal development of adult students, teaching skills such as coping with adult life transitions and crises. Some of these programs are specifically designed for midlife and older women. An example, the University of California at Los Angeles has established a group counseling program for displaced homemakers, single parents and older women; the University of Kansas offers an adult life-skills workshop which examines changes and problems associated with the various adult life stages and teaches strategies for dealing with them; the Continuum Center at Oakland University in Rochester, Minnesota operates an adult counseling and leadership training center where older adults are trained to be leaders of counseling groups for older people in metropolitan Detroit; and the EVE Women's Center (Educational, Vocational and Employment Opportunity for Women) at Kean College in New Jersey assists midlife and older women in making short and long-term decisions regarding careers, volunteerism and education. Many colleges offer non-credit courses in personal money management, pre-retirement planning, nutrition and other personal development topics.

The fastest-growing group of adult students in the past decade has been the over-35 age group, primarily women. This trend may be partially attributable to increased educational opportunities being offered to older people in many state university systems. For example, the University of Maryland allows state residents who are retired or over the age of 60 to take courses tuition-free at all campuses. Eligible students may enroll in any course for credit or non-credit, on a course-by-course basis or matriculate into an undergraduate or graduate degree program. A high school diploma is not necgained before a degree is being sought. Many state systems have similar programs.

A relatively new and highly successful educational program for older people is Elderhostel. Modeled after the European youth hostels, participating colleges and universities from all over the country offer one-week summer programs to women and men over the age of 60 at a moderate cost of approximately $100 per person. This fee includes a room in a campus residence hall and meals for Elderhostelers, all meals, evening social activities, access to most campus facilities, and the opportunity to take one or two specially-designed, non-credit, university-level courses on a choice of topics. Other creative educational programs open to mid-life and older women exist throughout the country.

Federal legislation now protects mid-life women from sex and age discrimination in educational programs. Title IX of the Education Amendments of 1972 prohibits institutions that receive Federal funds from discriminating against students on the basis of their sex. Under this law, educational institutions must treat men and women equally. Policies which disproportionately affect one sex may be considered discriminatory even though they may, in theory, apply to women and men.

The Age Discrimination Act prohibits "unreasonable" discrimination on the basis of age in Federally-funded programs and activities. Women may not be denied admission to such a program, or access to services, because they are too old. Under this law, policies which have a disproportionate effect on older women (or older men) may be considered discriminatory.

### Vocational Education Programs

Under the Vocational Education Amendments passed by Congress in 1976, each was mandated to provide vocational education for certain disadvantaged groups of people. Included were displaced homemakers as well as single heads of households, homemakers seeking employment, part-time workers seeking full-time jobs, and persons seeking non-traditional jobs.

Federal funds for these programs were allocated on a formula-grant basis through approved state vocational educational plans; however, the level of funding is left to the discretion of each state. Program services include courses and/or programs which prepare individuals to seek and obtain employment, and placement services for graduates of vocational education programs. Their common goal is to promote economic self-sufficiency among vulnerable groups.

The Comprehensive Employment and Training Act (CETA) also provides assistance to displaced homemakers. It was enacted in 1973 to replace categorical federal employment training programs with a flexible and decentralized system of job training. CETA provides employment opportunities for economically disadvantaged, unemployed and underemployed persons. In 1978, CETA was amended to provide five million dollars for a national displaced homemaker program and six demonstration projects. In addition, 15 states have passed special legislation to assist displaced homemakers through employment training and placement.

There are approximately 150 such programs operating throughout the country as of December, 1978. They are coordinated by the Displaced Homemakers Network based in Washington, D.C., which is described in Section III of this report. Successful displaced homemaker programs share the following elements:

- An intake process which recognizes the psychological needs of the client [illegible] from the individual [illegible] capability for a self-sufficient job
- Vocational training and career counseling
- Outreach and recruitment through the general media, in places where clients meet, and in rural areas
- Short-term training courses and [illegible]
- [illegible] displaced homemakers in rural areas
- Job development and improved information on market conditions

- Creation of jobs to serve women [illegible] needs, especially in [illegible] occupations
- Assistance with self-employment options
- Peer support
- Placement services that move women into [illegible] occupations
- On-the-job training as well as classroom instruction

Project Reentry at Moberly Junior College in Moberly, Missouri is a typical example of an effective program for displaced homemakers. It offers free, vocational training and counseling services to returning adult students and [illegible] for [illegible] and to strengthen job-seeking skills of displaced homemakers, to develop awareness of education and training opportunities, and to assist displaced homemakers in organizing [illegible] skills [illegible] skills. The following services are currently offered to [illegible] students and displaced homemakers at Moberly Junior College:

- Career counseling [illegible] returning adult students through a series of [illegible] [illegible] [illegible] [illegible] [illegible]
- Individual career counseling for displaced homemakers
- [illegible] and [illegible] to assist [illegible] in [illegible]
- Referral to education and training programs at Moberly Junior College and other sources
- Assistance to displaced homemakers in securing

employment and to employers in hiring reliable employees

- Work-study opportunities for displaced homemakers

- Courses in assertiveness training, creative career planning, job-seeking skills, and operating small businesses

Project Re-entry is funded by the Missouri Department of Vocational Education and the Comprehensive Education and Training Act.

EMPLOYMENT PROGRAMS

A major area of concern within the fields of gerontology and labor studies has been the problems and needs of older workers. A large body of literature has been developed as a result of the research on and interest in these issues among industrialized countries throughout the world. Despite this attention, training and employment opportunities for older women and men remain limited and a critical unmet need.

The high national unemployment rates of the past decade combined with the influx of educated and trained young adults into the labor force during a period of slow economic growth seriously exacerbate the already-difficult problems that have challenged older workers for decades. It is clear from the discussion in Section I of this report that the employment problems and needs of older women far exceed the problems of their male peers. And yet, few of the studies and programs established to promote age-equity in the work force have addressed women's unique employment problems. Displaced homemaker programs have begun to fill the gap for some women, however, for the majority of women over 45, training and employment opportunities are inadequate.

The Federal government has instituted several programs which offer limited and, in most cases, volunteer job opportunities for older women and men. These include the Foster Grandparent Program, the Retired Senior Volunteer Program (RSVP), the Senior Companion Program and Green Thumb, all administered by the ACTION agency. CETA hires older workers as well.

Under the Foster Grandparent Program, low-income individuals over the age of 60 provide companionship and guidance to mentally, physically or emotionally handicapped children. Volunteers receive a modest, tax-free stipend to cover the costs of volunteering, a transportation allowance, hot meals while in service, accident insurance and an annual physical examination.

RSVP offers volunteer opportunities to people over 60 in a variety of community services depending upon the volunteer's skills and interests. Volunteers are placed in courts, schools, libraries, day care centers, hospitals, nursing homes, economic development agencies and other community service centers. In-service training and supervision are provided, however, no financial compensation is available.

The Senior Companion Program provides part-time volunteer opportunities to low-income women and men aged 60 and over. Senior companions provide care and assistance to other adults, especially the elderly living at home or in institutions. Volunteers receive a modest, tax-free stipend to cover the costs of volunteering, a transportation allowance, insurance while serving and an annual physical examination.

Green Thumb places low-income rural women and men over age 60 in minimum-wage jobs in local community service agencies such as senior centers and schools. It also pays for part-time work in beautification, conservation and community improvement projects in rural areas. A special initiative project provides jobs to low-income institutionalized elders.

The Comprehensive Employment and Training Act provides funds to state and local governments for employment and training programs for low-income, underemployed Americans. In 1980, approximately 300,000 persons were employed in Public Service Employment (PSE) jobs funded by CETA. About one-third of these job holders were women.

The "Over-60 Counseling and Employment Service" provides a model for community-based employment services for older workers. Located in Chevy Chase, Maryland in the metropolitan Washington, D.C. area, it serves as an advocacy agency for the older worker and provides specialized counseling and job placement services for women and men past the age of 50.

"Over-60" estimates that between 800 and 1,000 older women are served each year by their program. Among the services provided are:

- Maintenance of a current job bank listing jobs available in the community
- Job referrals and placement for older women and men seeking employment
- Training for individuals with obsolete job skills to prepare them for employment
- Pre-retirement education and counseling for individuals and groups

The program is funded by the Montgomery County (Maryland) Federation of Women's Clubs, Inc. and the Montgomery County Government, Department of Federal Resources. All services are offered free of charge.

The American Association of Community and Junior Colleges, in collaboration with the Administration on Aging, has designed a national program to encourage people over the age of 55 to consider entrepreneurship as a second career. Demonstration sites have been selected in five regionally diverse states with large populations of older people, each of which offers options for employment in existing small businesses, as well as training for would-be entrepreneurs. This is a promising career area open to older women and men with the necessary skills and resources.

## LEGAL SERVICES

Legal assistance is a relatively new service provided to older people. Because older women are often dependent upon public programs entailing complex application and reporting procedures and are vulnerable to consumer fraud and other forms of discrimination and abuse, the need for legal advice and advocacy is essential.

Federal support of legal assistance began with the establishment of the Legal Services Corporation (LSC) in 1974. LSC was authorized to provide free legal services to individuals of all ages whose incomes were at or below 125 percent of the poverty threshold established by the Office of Management and Budget. By 1981, more than 300 local LSC programs were in operation. More than two-thirds of their clients were women and approximately 15 percent of these women were over the age of 60. Proposed Federal budget cuts would virtually eliminate LSC programs.

The Older Americans Act under Titles III and IV support local legal service agencies for people over 60. Older Americans Act-funded projects require no income limitation. These programs are available in many communities throughout the United States.

"Grey Law" is a legal assistance program for older Los Angeles-area citizens which does not rely on Federal funding.

As such, it provides an excellent model for replication in other communities. The objectives of Grey Law are to provide quality legal assistance to local seniors, and to supply community legal education to advocates in social service agencies such as legal aid, mental health and senior centers. Grey Law currently offers the following services:

- Assistance to elderly clients in drafting wills and trusts, solving problems with agencies such as the Social Security Administration and the Veterans Administration
- Legal training to persons who are placed in centers and agencies which provide services to older people
- Sponsorship of a VISTA project, a self-help legal assistance program for older persons in which volunteers educate elders about their legal rights
- Advocacy for elders by monitoring and addressing legislation, administrative regulations, and public policy concerning older people

Fees are charged on an ability-to-pay basis with supplementation from private businesses and foundations.

The Center for Women Policy Studies survey uncovered no legal assistance program which provides services specifically designed for older women. It is not known how many of the legal aid programs for seniors are utilized by women, or whether legal counselors have an understanding of and sensitivity to older women's special legal problems and needs. This appears to be, as yet, an area for future development.

## HEALTH SERVICES

Early in this century, health services for older people were limited to those provided by private physicians on a fee-for-service basis, or in institutional settings. Today, several levels of health services exist to provide appropriate care to elders with varying degrees of health problems and health care needs. These services combine to render a "continuum of care" for individuals recovering from acute illnesses or suffering from various forms and levels of chronic disease.

Services included under the continuum of care model include homemaker-home health services, portable meals such as meals on wheels, geriatric day care centers providing rehabilitation and supervision to older adults with mental and/or physical impairments, respite services provided to temporarily relieve primary caregivers of their continuing responsibilities to an infirm older person, and rehabilitation services which exist within many health care institutions and programs. Other support services available in some areas include friendly visitors, home repair services, transportation-escort services, assistance to the blind and hearing impaired, and adult protective services.

While few of these programs are designed to meet the special needs of older women, because women comprise the majority of the frail or physically-vulnerable aged, it is they who are the primary beneficiaries. Fortunately, most women do not require this level of care until they reach advanced ages and many never do. The only other stage of life in which a range of services exists for women is during young adulthood when family planning and reproductive health care is widely available. For women who are beyond childbearing and not yet in need of health care for chronic illnesses and disabilities (a vast and diverse group), few special health services exist.

Several new programs have recently developed which provide special assistance for women during midlife. Most, are located in women's health centers originally established to provide education on family planning and reproductive health care to women of child-bearing age. Some have recently expanded their focus to include services for midlife women as well. In addition to gynecological care, most of these new programs provide education and emotional support on a range of midlife women's health concerns such as menopause, sexuality and estrogen replacement therapy.

The Menopause Project of the Women's Medical Center of Washington, D.C. provides medical services, individual and group counseling, and education on a variety of health issues pertinent to women over 45. The Menopause Collective of the Women's Community Health Center in Cambridge, Massachusetts is another model. It sponsors menopause self-help groups, discussion groups and a speakers bureau. They also develop and disseminate educational material on subjects related to menopause. Another model, the Coalition for the Medical Rights of Women, is described in Section III of this report.

Among those programs which responded to the Center for Women Policy Studies survey, the Elizabeth Blackwell Health Center for Women in Philadelphia reported the most comprehensive range of services for women during menopause. Although the Elizabeth Blackwell Center is a full-service gynecological facility for women of all ages, they offer the following special services for midlife women:

- Gynecological examinations which include counseling, diagnosis and treatment of gynecological problems, instruction in breast self-examination, lab testing, need for contraception, pap smears, and routine check-ups

- Fact sheets on menopause and estrogen replacement therapy and a list of books on menopause and related issues is available from the Center

- A speakers bureau providing staff and volunteers to speak to businesses, health organizations, neighborhood groups, medical staffs, and the media on the physiological and psychological aspects of menopause

- Workshops which provide information and support for women at or near menopause, including such topics as the physiology of menopause, myths, attitudes about estrogen replacement therapy, hot flashes, vaginal dryness, sexuality, role changes, and feelings about aging

- Periodic group meetings for women who have participated in menopause workshops and wish to continue to meet for mutual support
- Individual counseling to assist women in clarifying their feelings about menopause and other health concerns

The programs described in this section are presented as models for possible replication in communities and institutions throughout the country. We have mentioned only a few of the hundreds that deserve equal attention and consideration. We encourage those who are engaged in the design or development of new programs to locate and look closely at those that already exist in order to assess their appropriateness for duplication and to learn from their successes and mistakes. The programs and publications listed in the following two sections of this report will serve as additional resources in this endeavor.

## Section III

# PROGRAMS OF NATIONAL SIGNIFICANCE:
# SURVEY FINDINGS

## SURVEY METHODOLOGY

During the year following October, 1980, the Center for Women Policy Studies, with funds from the Ford Foundation, conducted a survey of programs and organizations operating throughout the United States which addressed or served the unique needs of midlife and/or older women. The purpose of the survey was to determine the extent to which the programmatic needs of women over 45 were and were not being met. Specific project objectives were: 1) to collect information on program activities in the broadly-defined areas of research, advocacy and direct service; 2) to determine the nature and scope of these programs; 3) to identify gaps in program and service areas; and 4) to make recommendations for future program development and funding. The survey was conducted in the following manner.

An inquiry form was designed to elicit the following information from the programs surveyed:

1. Name, address and telephone number
2. Contact person
3. Organizational or program objectives
4. Approximate number of women over 45 being served
5. Method of reaching constituency (newsletter, direct service, etc.)
6. Current activities relevant to women over 45
7. Copies of relevant publications
8. Citations for relevant articles and reports

9. A prioritized list of major issues and problems of women over 45

10. Categorization of primary focus within the following areas: research, advocacy, employment, education, religion, health, policy and direct service

11. Sources of funding

Copies of the survey form were distributed initially to program and organizational representatives attending the White House Conference on Aging, Mini-Conference on Older Women held in October of 1980. Subsequently, survey forms were mailed to over 300 organizations and programs throughout the country. These included: women's commissions and centers, women's professional associations and advocacy groups, university-based research centers on women and/or the aging, national associations for the aging, Federal agencies and programs on women and the aging, women's caucuses within a variety of professional associations, ethnic and minority advocacy groups, health associations and programs, public and private policy groups, major educational programs and associations, labor unions, displaced homemaker programs, religious groups, Congressional committees, and organizations and programs specifically designed to address issues relevant to midlife and older women.

The survey form was also distributed at meetings and conferences throughout the project where representatives of appropriate organizations and groups were likely to be in attendance. Key organizations which did not respond to the initial request for information were mailed a second survey form and, if necessary, contacted by telephone. Follow-up phone calls were made to selected programs to obtain additional information about their activities. At the end of the survey period, information had been collected on over 200 programs although not all of the programs which responded had relevant activities underway.

For the purposes of this report, it was decided to limit inclusion to non-governmental programs with specific and ongoing projects of national significance to women over 45. Only those programs which had a demonstrably high proportion of midlife and/or older women as members, clients or subjects were included. Although several major organizations have well-established and significant programs for women of all ages, or older women and men, these were not included. The critical role that each of these organizations plays in enhancing the quality of women's later years deserves to be recognized and appreciated.

Twenty-eight programs met the established criterion. Descriptions of these programs are presented in the following pages. Programs are listed in alphabetical order.

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## AMERICAN ASSOCIATION OF COMMUNITY AND JUNIOR COLLEGES (AACJC)

Center for Women's Opportunities (CWO)
One Dupont Circle, Suite 410
Washington, D.C. 20036
(202) 293-7050

Contact: Carol Eliason, Director

Objectives: To provide technical assistance to two-year colleges in all 50 states, serving over 500,000 women over the age of 40

Publications: *Neglected Women: The Educational Needs of Displaced Homemakers, Single Mothers, and Older Women* (for information on obtaining this report consult the Resource Section of this report)

Activities: Developing a national network of two-year colleges which offer short-term training in small business management

Evaluation of 30 displaced homemaker programs including a state-wide rural program in Iowa

Providing consultation to the Women's Bureau (Department of Labor) on employment issues of older minority women

Produced a competency-based curriculum package and counseling model for women intending to start or buy a small business as part of their Women Business Owners Orientation Program, available from AACJC/CWO to any community group interested in establishing a program

Funding: Federal, foundation and corporate support

## AMERICAN ASSOCIATION OF UNIVERSITY WOMEN (AAUW)

New York Division
Women and Aging Project
19 Woodcrest Circle
Fairport, NY 14450
(716) 377-2435

Contact: Jeanette Sherrill, Project Director

Objectives: To increase public awareness of the needs of older women, and to bring about change in public policy that meets the needs of older women

Publications: Women and Aging ($3.00)

Activities: Developing a financial handbook specifically designed for the single woman

Establishing a legislative alert network in New York State through 73 local AAUW branches

Sponsored 24 community forums on older women throughout the state of New York in the fall of 1980

Sponsored a conference on "Independent Living for Older Women" in Albany, New York in March 1981, attended by representatives of 56 organizations

Disseminated report, Women and Aging, to all AAUW State Division Presidents throughout the country

Funding: AAUW Educational Foundation and AAUW, New York Division

## AMERICAN PUBLIC HEALTH ASSOCIATION (APHA)

Mini-Project on Health Issues of Older Women
Washington University
School of Social Work
Campus Box 1196
St. Louis, MO 63130
(314) 889-6601

| | |
|---|---|
| Contact: | Eloise Rathbone-McCuan, Director |
| Objectives: | To identify and analyze issues affecting the health of older women and their utilization of health care services |
| Publications: | Health Issues of Older Women, available on a limited basis |
| Activities: | Developed a position paper with policy and planning recommendations which address health issues, needs and services for older women within the public health sector<br>Developed a policy statement and testimony on the public health needs of older women<br>Developed a document on older women's health concerns for the 1981 White House Conference on Aging |
| Funding: | American Public Health Association and National Institute of Mental Health |

## CENTER FOR WOMEN POLICY STUDIES

Older Women's Program
2000 P Street, NW
Suite 508
Washington, D.C. 20036
(202) 872-1770

Contact: Nancy King, Director

Objectives: To conduct research on significant social and policy issues relevant to midlife and older women, and to facilitate information development and exchange on the broad range of issues which affect them

Publications: Issues, Policies and Programs for Midlife and Older Women

Activities: Developing a National Resource Center on Older Women to develop and disseminate educational materials on issues relevant to midlife and older women

Conducted survey of over 300 organizations and programs throughout the United States to determine their involvement in research, service delivery and advocacy on behalf of midlife and older women

Developed expert testimony on policy issues relevant to midlife and older women

Sponsored National Coalition on Older Women's Issues

Funding: The Ford and Playboy Foundations

## COALITION FOR THE MEDICAL RIGHTS OF WOMEN

1638-B Haight Street
San Francisco, CA 94117
(415) 621-8030

**Contact:** Robbie Young, Coordinator

**Objectives:** To increase public awareness of health issues concerning women as consumers and health care workers, and to make the health care system more responsive to women's needs

**Publications:** Second Opinion, a monthly newsletter on health issues affecting women of all ages; brochure on estrogen replacement therapy

**Activities:** Providing information and referral with special emphasis on use of estrogen during menopause

Educating providers and consumers on the use of menopausal estrogens and the special problems and needs of menopausal women

Acting as a state-wide clearinghouse for information on women's health issues

**Funding:** Membership fees on a sliding scale ($10 to $50 per year), foundation grants, individual contributions and special fundraising events

## CONGRESSIONAL CAUCUS ON WOMEN'S ISSUES

2471 Rayburn House Office Building
Washington, D.C. 20515
(202) 225-8790

**Contact:** Ann Smith, Director

**Objectives:** A bi-partisan organization of members of Congress which supports and promotes legislation which benefits women of all ages and provides information to women on current legislation, Federal regulations and Supreme Court decisions

**Publications:** *Update*, a bi-weekly newsletter which tracks legislation relevant to women, available from above address

**Activities:** Providing support for the Economic Equity Act and sex equity in Social Security by collecting and disseminating up-to-date information on relevant legislation

**Funding:** Contributions from Congressional Caucus members

## CONGRESSIONAL CAUCUS ON WOMEN'S ISSUES

Women's Research and Education Institute
204 4th Street, SE
Washington, D.C. 20003
(202) 546-1010

Contact: Betty Dooley, Director

Objectives: To coordinate research on issues of significance to women of all ages, and to gather and disseminate information to Congressional Caucus members

Publications: Older Women: The Economics of Aging prepared in conjunction with the George Washington University Women's Studies Program and Policy Center, $.88 postage

Social Security: An Assessment of H.R. 3207, the Social Security Amendments of 1981, $3.00 plus $.71 postage

Impact on Women of the Administration's Proposed Budget: An Assessment (April, 1981), $.88 postage

The Women's Economic Equity Act: An Analysis of H.R. 3117, $.88 postage

Activities: Analyzing research being conducted by the major women's research centers throughout the country in order to provide policymakers with relevant data and assist them in identifying areas of needed legislation and policies

Funding: Foundations, corporations, labor unions and individual contributions

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## DISPLACED HOMEMAKERS NETWORK, INC.

755 8th Street, NW
Washington, D.C. 20001
(202) 347-0522

**Contact:** Sandra Burton, Executive Director

**Objectives:** To foster the development of displaced homemakers programs throughout the country and to advocate on their behalf

**Publications:** Network News, a bi-monthly newsletter (other publications are listed in the Resource Section of this report)

**Activities:** Encouraging advocacy and networking on behalf of displaced homemakers

Assisting governmental units in the development of displaced homemaker programs

Providing technical assistance to persons seeking to develop or expand displaced homemaker services

Referring requests for information and assistance from women to appropriate local services

Informing Network members of relevant legislative development

Maintaining a national clearinghouse on displaced homemakers

Conducting a national campaign to inform employers of advantages in hiring displaced homemakers

Conducting outreach to minority displaced homemakers

**Funding:** Federal contracts, private funds and sale of publications

## GEORGE WASHINGTON UNIVERSITY

Women's Studies Program and Policy Center
Project on Older Women
2025 Eye Street, NW, Room 212
Washington, D.C.  20052
(202) 676-6942

Contact: Charlotte Conable, Coordinator of Public Policy Projects

Objectives: To examine the economic status of older women

Publications: Older Women: The Economics of Aging

Activities: Co-sponsoring Congressional Fellowships on women and public policy with the Women's Research and Education Institute of the Congressional Caucus on Women's Issues, providing graduate students with the opportunity to work in Congressional offices on a wide variety of women's issues, including those of older women

Sponsored policy forums in Washington, D.C. on older women's issues

Sponsored workshops on older women at the United Nations Decade for Women Conference in Copenhagen and produced follow-up report

Offered non-credit course on "Women and Retirement Income Policy" in Spring, 1981

Funding: The research project on older women was funded by a grant from the Rockefeller Family Fund; Congressional Fellowships are funded by the Charles Revson, R.J. Reynolds, and Philip Morris Foundations

## NATIONAL ACTION FORUM FOR MIDLIFE AND OLDER WOMEN

Department of Allied Health Resources
Health Sciences Center
State University of New York at Stony Brook
Long Island, NY 11794
(516) 246-2256

**Contact:** Jane Porcino, Director

**Objectives:** To increase public awareness of the needs and potential of women in midlife and late life, to identify and explore the unique issues which impact on their lives and to work together to improve the quality of life for all

**Publications:** Hotflash, a quarterly newsletter ($10.00 per year)

**Activities:** Developing a national and international network of women and men concerned with the issues of women over forty with special emphasis on physical and mental health

Acting as an informal clearinghouse, responding to inquiries on a variety of issues concerning the well-being of midlife and older women

**Funding:** Newsletter subscriptions and corporate funding

## NATIONAL CAUCUS AND CENTER ON BLACK AGED

1424 K Street, N.W.
Suite 500
Washington, D.C. 20005
(202) 637-8400

**Contact:** Samuel Simmons, President

**Objectives:** To design and implement services for older minority men and women in health, housing, education and professional training; to serve as an advocacy organization for minority elders at the state and national levels; and to conduct research with a special emphasis on the unique needs of midlife and older women

**Publications:** Employment Problems, Challenges and Opportunities for Middle-Aged and Older Women

**Activities:** Sponsored workshop on the economic problems of older women at the 1981 annual conference

Conducted a one-year literature review on employment opportunities of older minority and non-minority women

Coordinated Rural Senior Employment Projects in six southern states for 500 people aged 55 and above, of whom 85 percent are women and 80 percent to 90 percent, minority women

**Funding:** Federal grants

## NATIONAL COALITION ON OLDER WOMEN'S ISSUES

805 15th Street, Suite 822
Washington, D.C. 20005
(202) 638-1961

**Contact:** Marjory G. Marvel, Chair

**Objectives:** To encourage, through education and advocacy, the development of public policy responsive to the needs of midlife and older women

**Activities:** Developing a network of primarily Washington-based national women's and aging organizations, church groups, civic organizations, professional associations, and individuals concerned with the status of midlife and older women

Sponsoring monthly meetings to discuss current legislation and facilitate information sharing among participating organizations and individuals

Establishing task forces to address the issues of Social Security and SSI, pensions, employment (including education and training), health and well-being and quality of life (housing, transportation, community services, public awareness and media)

Coordinating joint testimony and advocacy letters from participating organizations to Congress and the Administration

Disseminating fact sheets and legislative analyses on policy issues prepared by participating organizations

**Funding:** United Methodist Church, Women's Division; donations and communications fees from participating members ($35 for organizations, $15 for individuals)

## NATIONAL CONGRESS OF NEIGHBORHOOD WOMEN

11-29 Catherine Street
Brooklyn, NY 11211
(212) 388-6666

Contact: Jan Peterson, Executive Director

Objectives: To enable low and moderate income women, the majority of whom are over 45, to assume leadership roles in their neighborhoods by providing support, information, training and recognition for their work in such areas as housing, community development, day care, education and employment

Publications: Neighborhood Women Network News, a quarterly newsletter

Activities: Sponsoring the Women's Funding Coalition, a network of 38 women's groups in New York City interested in developing funding strategies

Developing a city-wide employment coalition for low and moderate income women

Established the NCNW Neighborhood College which offers courses in the community leading to an A.A. degree through Empire State College and teaches leadership skills through student participation in all phases of their education including curriculum development and faculty selection

Established the Resource and Policy Center in Washington, D.C. which monitors Federal legislation and publishes a newsletter which provides information on legislation and issues which particularly affect low and moderate income women

Funding: Federal and foundation support

## NATIONAL HOME CARING COUNCIL

67 Irving Place
New York, NY 10003
(212) 674-4990

**Contact:** Florence Moore, Executive Director

**Objectives:** To promote, develop and ensure provision of responsible homemaker-home health aide and related services for families and individuals in need of such services and to establish standards and provide leadership and training for home care services nationwide

**Publications:** National Directory of Homemaker-Home Health Aide Services

A Model Curriculum and Teaching Guide for the Instruction of the Homemaker-Home Health Aide

The News, a quarterly newsletter

Executive Memo, a monthly legislative newsletter

**Activities:** Establishing standards of practice for the field and offering accreditation to agencies meeting these standards

Providing technical assistance for new and developing programs

Sponsoring conferences, training sessions and management institutes

Conducting research on relevant issues such as case management and uniform costs

Educating consumers on choosing services

**Funding:** Membership fees, fees for services and Federal, foundation and corporate support

## NATIONAL POLICY CENTER ON WOMEN AND AGING

University of Maryland
College Park, MD 20742
(301) 454-6666

Contact: Marilyn Block, Director

Objectives: To investigate critical physical, social and psychological factors which affect the lives of older women, to pursue research on problems and issues pertinent to older women and to develop policy initiatives responsive to the concerns of older women

Publications: The Directions of Federal Legislation Affecting Women Over Forty

Activities: Engaging in policy research, policy analysis and human resource development

Prepared policy papers on issues relating to older women for the Maryland Governor's Conference on Aging

Prepared issue paper on "Women Alone" for the White House Mini-Conference on Older Women

Funding: One of six policy centers on aging funded by the Administration on Aging, Department of Health and Human Services

## NATIONAL RETIRED TEACHER'S ASSOCIATION/ AMERICAN ASSOCIATION OF RETIRED PERSONS

1909 K Street, NW
Washington, D.C. 20049
(202) 872-4715

**Contact:** Margaret Long Arnold, Women's Organization Liaison

**Objectives:** To collect, organize and disseminate information and develop material in response to requests from the field; and to provide liaison with national women's organizations sponsoring projects and programs for and about midlife and older women

**Publications:** Leading the Way and On Being Alone

**Activities:** Developing and providing materials and program planning assistance for a network of women's clubs and organizations with national and international memberships

Providing testimony and advocacy for continued funding of projects related to older women

Acting as resource to conferences and seminars on older women

Providing speakers and developing appropriate materials for area aging offices, AARP member groups and national organizations upon request

Producing magazine articles, preparing material for radio and TV programs on a variety of issues relevant to midlife and older women

**Funding:** NRTA/AARP membership dues

## NATIONAL WOMEN'S POLITICAL CAUCUS

Older Women's Caucus
53 Monte Vista
Novato, CA 94947
(415) 897-4694

| | |
|---|---|
| Contact: | Annette Smail, Co-Chair |
| Objectives: | To ease the plight of midlife and older women in the United States; to assist displaced homemaker programs; and to provide membership with expertise and training in political advocacy techniques |
| Publications: | Newsletter providing information on Caucus activities and action alerts on specific issues |
| Activities: | Acting as an advocate on issues of equity for women in pension and Social Security reform<br>Establishing a local Displaced Homemaker Center<br>Founded MED (Medical Equality for Independents), a national grass-roots advocacy program addressing the problem of medical benefits lost due to a change in marital status<br>Aided in the establishment of the pilot Midlife and Older Worker Program in Marin County, California |
| Funding: | Donations from individuals |

## NEW YORK UNIVERSITY MEDICAL CENTER

Well Woman Project
Division of Gerontology
550 First Avenue
New York, NY 10016

**Contact:** Joan Mintz, Director

**Objectives:** To identify the emotional, physiological and environmental factors affecting the total well-being of older women

**Publications:** Older Women's Health Guidebook (in preparation)

**Activities:** Developing a national resource list of organizations and individuals concerned with issues facing post-menopausal women

Sponsoring conference for older women addressing such issues as maintaining well-being and communicating with health professionals (Spring, 1982)

Circulating questionnaire regarding the health concerns of women over 55 to assist in the development of the guidebook and other relevant course materials

Conducted seven series of health education classes for older women at various senior centers and community locations in Manhattan

Prepared slide show on older women's health concerns

**Funding:** Foundation and corporate support

## NORTHWESTERN UNIVERSITY

Program on Women
617 Noyes Street
Evanston, IL 60201
(312) 492-7360

Contact: Yvonne Johns, Project Director

Objectives: To conduct research on issues of concern to women of all ages

Publications: Research reports relevant to midlife and older women are described in the Resource Section of this report

Activities: Sponsoring a summer institute program of non-credit courses from the women's studies curriculum which currently includes a pilot course, "Feminism after 50"

Conducted a study on "the role of age and observed adjustment on morale and life satisfaction among older black women" which examined the relationship between age and life satisfaction in two samples of low-income, urban, black women grouped in age categories of 60-75 and 75 and above

Conducted a study on "barriers to educational opportunities for re-entry women in private universities"

Funding: Research grants, course tuition and sale of publications

## OLDER WOMEN'S LEAGUE (OWL)
## OLDER WOMEN'S LEAGUE EDUCATIONAL FUND (OWLEF)

3800 Harrison Street
Oakland, CA 94611
(415) 658-0141

**Contact:** Tish Sommers, President
Laurie Shields, Executive Director

**Objectives:** To develop effective strategies for action on major issues concerning midlife and older women particularly access to health care insurance, and adequacy and equity in Social Security and pension systems

**Publications:** Coverletter, monthly newsletter; occasional Gray Papers on specific issues and other educational materials which are listed in the Resource Section of this report

**Activities:** Initiating a national grass-roots advocacy movement on behalf of older women through the formation of chapters in communities throughout the country

Producing "how-to" resource materials to stimulate grass-roots advocacy among older women throughout the United States

Developing testimony on policy issues concerning midlife and older women

Developed model health insurance bill and commentary to provide improved coverage for uninsured older women, especially widowed and divorced women

Co-sponsored the White House Conference on Aging, Mini-Conference on Older Women

**Funding:** Membership dues, foundation grants and sale of publications

## OPTIONS FOR WOMEN OVER 40

3542 Eighteenth Street
San Francisco, CA 94110
(415) 431-6944

Contact: Pat Durham, Coordinator

Objectives: To assist midlife women to recognize and develop their potential by helping them secure meaningful work at equitable salaries, to assist midlife women overcome the loneliness and isolation in their lives, and to advocate a more humanistic approach to the physical and mental health problems facing them

Publications: Broomstick, a monthly periodical and Midmorphosis, a newsletter reporting on local activities and issues

Activities: Providing resource and referral services to midlife and older women in the San Francisco area

Assisting women with skills assessment, goal setting and interviewing techniques as well as providing job information and placement assistance

Offering workshops designed to enhance women's self esteem and confidence as well as monthly meetings on a variety of relevant topics

Providing volunteer opportunities for women to learn and update job skills

Providing on-going support groups including Sunday brunches for women living alone

Sponsoring a Women's Experimental Theatre to raise awareness on issues relevant to midlife women

Funding: Foundation, corporate and Federal support

## PENSION RIGHTS CENTER

Women's Pension Project
1346 Connecticut Avenue, NW
Suite 1019
Washington, D.C. 20036
(202) 269-3778

Contact: Anne Moss, Coordinator

Objectives: To educate individuals and organizations about pension issues affecting women

Publications: Women and Pensions, quarterly newsletter (single copies $2.00, annual subscription $6.00) and Pension Facts #2, a fact sheet on women and pensions ($.25 and a self-addressed stamped envelope)

Activities: Providing technical assistance to organizations concerned with women's pension issues

Operating a women's pension information clearinghouse

Conducting workshops and seminars on pension issues

Funding: The Ms. and Abelard Foundations

## UNITARIAN UNIVERSALIST WOMEN'S FEDERATION

25 Beacon Street
Boston, MA 02108
(617) 742-2100, ext. 365

Contact: Nancy Prichard, Executive Director

Objectives: To conduct advocacy for older women on social, economic and personal issues

Publications: Program materials, organizational aides, study guides and workshop kits relevant to older women are listed in the resource section of this report

Activities: Developing and distributing program and study materials on women and aging to local units in individual churches to assist them in determining their own program foci

Planning and presentation of workshops on aging women at the UUWF Biennial Convention and the General Assembly of the Unitarian Universalist Association

Appointed a volunteer advocate for older women and displaced homemakers

Funding: Membership dues

## UNIVERSITY OF CALIFORNIA AT SAN FRANCISCO

Human Development and Aging Program
745 Parnassus Avenue
San Francisco, CA 94143
(415) 566-3595

Contact: Majda Thurnher, Study Director
David Chiriboga, Principal Investigator
(Project on Mental Illness and Divorce)

Objectives: To examine the social and psychological changes and adaptations that occur in women and men during adulthood and old age

Publications: Books, articles, research reports and other papers (specific information available from above address)

Activities: Conducting a longitudinal analysis of individuals in the process of marital dissolution in order to identify persons at risk of psychological disturbance

Conducting a longitudinal analysis of women facing transitions to the empty nest, retirement or the retirement of their spouse, examining the influence of the transition and/or other critical life events in terms of stress perception, modes of coping, psychological functioning and lifestyle

Funding: Research grants and University support

## UNIVERSITY OF MICHIGAN

Center for Continuing Education of Women
328-330 Thompson Street
Ann Arbor, MI 48109
(313) 763-1353

**Contact:** Jean Campbell, Director

**Objectives:** To serve women who have experienced interruptions in education and employment, to advocate on their behalf within the University and the community, and to conduct research on the effect of continuing education on various phases of their lives

**Publications:** Semi-annual newsletter and reports: *Women's Lives: New Theory, Research and Policy* and *Changing Family, Changing Workplace*

**Activities:** Sponsoring special workshop for midlife women, "Better than Ever: Options and Opportunities"

Conducting major study of the transition of returning women from education to employment, exploring the relationship between the work experience and self-esteem across the life cycle

Offering emergency grants and an annual scholarship program for University of Michigan re-entry women students

Sponsoring workshops and seminars on such topics as careers for women, experiences of adult women students, managing multiple roles and other relevant issues

Offers individual and group counseling to re-entry women students

**Funding:** General University funds; individual contributions for scholarships; foundation support

## UNIVERSITY OF MICHIGAN

Institute of Gerontology
520 East Liberty Street
Ann Arbor, MI 48109
(313) 746-3493

Contact: Carol Hollenshead, Director of Administrative Services and Program Development

Objectives: To study the issues and concerns of aging women and to disseminate the findings through publications

Publications: *No Longer Young: The Older Woman in America*, *No Longer Young: Work Group Reports*, and *Past Sixty: The Older Woman in Print and Film*

Activities: Conducting research on older women and drinking behaviors, images of older women in fiction and print advertisements, factors impacting on the well-being of elderly black women, aging and aged black women, and older women and retirement

Produced *Trigger Films on Aging* and *The Older Women: Issues*, a slide-tape presentation

Funding: Michigan State legislature, and public and private agencies and foundations

## WOMEN'S EQUITY ACTION LEAGUE (WEAL)

805 15th Street, N.W., Suite 822
Washington, D.C. 20005
(202) 638-1961

**Contact:** Pat Reuss, Director of Legislation
Maxine Forman, Director of Research and Policy Analysis

**Objectives:** To secure legal and economic rights for women by monitoring the implementation and enforcement of equal opportunity laws including those related to Social Security and pensions

**Publications:** WEAL Washington Report, a bi-monthly newsletter on women's issues, and Women Growing Older, a series of fact sheets on legislative and policy issues affecting older women including the marriage tax, insurance discrimination, pensions, Social Security and age discrimination ($2.50)

**Activities:** Providing testimony before Congress on the effects on older women of proposed changes in the Social Security Act (including the elimination of the minimum benefit), sex discrimination in the insurance industry and the Economic Equity Act

Housing the Lobby Corps, a group of volunteer lobbyists organized to promote economic equity for women of all ages

Training student interns to have an impact on Federal policies

Supporting lawsuits which raise issues of national significance to women

**Funding:** Membership dues, individual contributions, and Federal, foundation and corporate grants

## WORKING WOMEN EDUCATION FUND

Career Retirement Education and Counseling
to Midlife and Older Women Workers
1411 Walnut Street, Suite 915
Philadelphia, PA 19102
(215) 564-4268

**Contact:** Audrey Taylor, Director

**Objectives:** To increase the awareness of and to educate midlife and older women workers on career planning, job upgrading and retirement income planning; and to link older women workers with existing resources in their communities

**Publications:** *Vanished Dreams: Age Discrimination and the Older Woman Worker*, available from Working Women, National Association of Office Workers, 1224 Huron Road, Cleveland, OH 44115

**Activities:** Counseling women about their job rights and responsibilities

Sponsoring local, regional and national leadership training seminars on relevant issues and skills

Pressuring anti-discrimination agencies to enforce laws prohibiting age discrimination in the work force

Conducting hearings and providing testimony before state and Federal officials on issues concerning older women workers

**Funding:** Membership dues, unions, churches, foundations and other fund-raising efforts

## SURVEY ANALYSIS

Among the twenty-eight programs previously described, a broad range of objectives and activities are represented. These include education and training, advocacy, research, health, and information development and dissemination. An initial objective in the analysis of the data was to categorize these organizations by their primary focus area. However, since a majority of the respondents weighted several categories equally, such tabulation was impossible. For example, several groups indicated an equal involvement in education and training, and employment. Other groups were equally active in research, and information development and dissemination. In fact, most programs were multi-faceted.

Many of the programs which responded to the survey were established in the past three years. Several indicated that, although they were not currently active in program development specifically for women over 45, future involvement was anticipated.

In response to the question which asked respondents to list the major concerns of their client population, the following responses were provided. They are listed by category in priority order determined by the number of respondents which included them.

1. Economic Security/Retirement Income

    a. Inadequacies and inequities in the Social Security system and pension plans

    b. Financial dependence on their husband's salary resulting in a substantial loss of income when the marriage ends

2. Health

    a. Inadequate and incorrect health information

    b. Loss of health insurance upon death of or divorce from spouse which leaves many older women without health insurance coverage

    c. Inadequate and expensive health services

    d. Lack of access to health services resulting in inadequate health care

    e. Inadequate health education which encourages preventive care and health maintenance in midlife

3. Employment

    a. Limited entry and re-entry into well-paid jobs due to widespread discrimination toward older women based on a combination of ageism and sexism

    b. Inequitable share of employment and training opportunities particularly for women over 55

    c. Low wages and pay inequities

    d. Inadequate employment training programs for women, teaching them such skills as resume writing and interviewing techniques, in terms of availibility, affordability and content

    e. Inadequate utilization of mature women's special skills and experiences

    f. Lack of fringe benefits for mature women in entry-level or support positions

    g. Lack of career ladders for re-entry women

   - h. Lack of information concerning job rights
   - i. Poor working conditions
   - j. Lack of information and counseling or retirement problems and job opportunities
   - k. Continuing age discrimination in training opportunities routinely provided by industry to younger employees who are presumed to be a more profitable investment
   - l. Limited exposure to a wide range of employment opportunities

4. Education
   - a. Inadequate skills training programs which enable mature women to enter or re-enter the job market as quickly as possible at an adequate salary level
   - b. Lack of financial assistance for mature women resuming their education
   - c. Lack of self-confidence among returning students
   - d. Inadequate recognition and credit for knowledge and skills gained from homemaking and volunteer activities

5. Other
   - a. Inadequate preparation for coping with predictable life transitions
   - b. Social isolation as a result of shifts in family and living arrangements
   - c. Adjusting to living alone and other role changes
   - d. Lack of opportunities to establish social relationships
   - e. Inadequate and inaccessible public transportation
   - f. Discrimination in social services
   - g. Low value placed on midlife and older women

## CONCLUSION

It is clear from a study of the status of midlife and older women and the issues which concern them, that there exists a critical need for research, information and services which benefit them. The recent growth of a national grass-roots advocacy network; a coalition of women's and aging organizations; educational and job training programs; legislative initiatives and mandates; policy, bio-medical and social research; information development and dissemination; legal assistance; counseling and health services is, indeed, encouraging.

These programs and the women who designed, developed and operate them deserve recognition and acclaim for their pioneering work. Because of their efforts, the disadvantaged status of midlife and older women has become an issue of national awareness and concern. The success of their programs has clearly shown that the needs of women over 45 can be served by creative and responsible social intervention and support. However, these existing programs comprise only the beginning of what can and needs to become a comprehensive and coordinated system of research, program and policy development enabling women in all parts of the country and at all stages of life to achieve and maintain security, involvement and good health.

We are greatly concerned that just as such a system is within our grasp, continued progress toward this goal is threatened by the proposed re-distribution of Federal resources. Most existing programs are recently established and precariously funded. Continued operation and growth of these programs and the development of new ones will be exceedingly difficult if proposed cutbacks in Federally-sponsored social programs are enacted. This will result in the loss of greatly needed assistance and hope for the millions of women who are on their way to independence and self-sufficiency because of the programs which now exist to help them. Without this assistance, many of those women are likely to become life-time dependents upon public benefits at a far greater cost to this nation than the programs which are being and need to be developed to assist them.

Part of the cost of supporting these programs can be provided by the private sector -- foundations, corporate giving programs, local businesses and industries, as well as churches, civic organizations and those individuals who can afford to pay for or support community-based services. We encourage this involvement and, in fact, see such support as critical to the continued viability and growth of programs and services for midlife and older women. However, it is unrealistic to expect that these resources will be sufficient to support the level and scope of research, program and information development, and coordination required to meet the current need.

We therefore urge all of those who are involved in or concerned about these issues, and especially those who hold or control public or private resources, to become knowledgeable about the status and needs of women over 45 and support programs which will assist them in becoming healthy, independent and productive members of our society. To fail to address this challenge will be to commit millions of women who are still in the prime of their lives to years and, perhaps, decades of poverty and ill health. Not only is this unfair but it is unnecessary and a needless waste of a valuable human resource.

## RECOMMENDATIONS

Based on the findings of the state-of-the-art survey and current data on the status of midlife and older women in the United States, the following recommendations are made:

### General

- Increased public awareness of the status and needs of midlife and older women.
- Presentation of positive images of older women in the media as a means of eliminating negative stereotypes.
- Continued development of programs which promote economic self-sufficiency in women of all ages.
- Assessment of the combined impact of age, sex, race, and disability and the widespread discrimination of older women as the result of these characteristics.

- In-depth study of the unique issues relevant to special populations such as rural, ethnic, minority, and disabled older women.

## Education and Training

- Increased data collection and analysis on the participation of midlife and older women in education and training programs to facilitate effective program development.
- Innovative educational programs which assist midlife women in developing vocational skills.
- Realistic academic and career counseling in colleges and universities which lead adult women into programs that will prepare them for careers in which job prospects and salaries are high.
- Programs for displaced homemakers and other midlife women which facilitate entrance into non-traditional careers such as electronics, sales, public relations, medical technology, computer programming, and other technical fields.
- Management training for midlife and older women to enhance job opportunities in the corporate sector or as entrepreneurs.
- Special training for career counselors to assist women in identifying the appropriate career goals which utilize their unique resources and skills. Career opportunities may include professional and para-professionals in the health and legal fields; academic, career and personal counseling for people of all ages; aging and other program specialists; and entrepreneurship.
- Assistance for re-entry women in translating their home management and volunteer skills into marketable skills.
- Elimination of age and sex restrictions on training and apprenticeship programs in all fields.
- Subsidized apprenticeships and internships for midlife women entering the paid work force.
- Evaluation of the effectiveness of displaced homemaker programs to include follow-up data on job placement and advancement.

14.

- Provision of modest-interest-rate loans, scholarships, and tax credits to low-income women who require financial assistance in order to continue their education or receive job training either as full-time or part-time students.

- Special economic assistance in the form of grants and tax credits for educational institutions and career training programs to facilitate the development of special education and training programs for midlife women.

Employment

- Creative job development and placement services which utilize the unique experiences and skills that older women have acquired as home managers and community service workers.

- Special employment counseling and job development for minority older women, facilitating their placement in managerial, professional, technical and white collar jobs.

- Recognition by employers of the value of skills learned as home managers and volunteers.

- Education of employers on the value of midlife and older women as workers in a variety of fields and at all levels.

- Increased availability of job-sharing, part-time, and flex-time work opportunities at all levels with health insurance and pension coverage.

- Establishment of career ladders and advancement opportunities for re-entry women.

- Tax credits which reward employers for hiring displaced homemakers and other midlife women entering the paid labor force.

- Pre-retirement counseling designed to prepare women for their later years. Topics included might be: financial planning and management, preparing for widowhood, alternative living arrangements, health maintenance, care of aging family members.

- Phased retirement for workers over age 55 as a means of reducing their work hours while they receive a partial pension.

- Expansion of existing community service and employment programs for women over 65, such as Senior Companions, Foster Grandparents, Green Thumb, and Home Health Services.

- Development of innovative employment and volunteer opportunities for women over 65.

- Review of company and institutional policies and practices for age and sex bias.

- Improved mechanisms for the enforcement of age discrimination laws especially in regard to the special employment problems of older women.

- Availability of in-house training and other educational opportunities to midlife and other women employees.

- Universal pension coverage with immediate vesting for all workers in the public and private sectors.

Health

- Research on the bio-medical problems of older women and the development of improved diagnostic and treatment methods for chronic illness and disability.

- Expanded longitudinal study of physiological, psychological and social changes across women's lifespans.

- Expanded research on the impact of mental health on chronic illnesses and physical well-being.

- Research on women who age without the decrements commonly associated with growing older, in order to counteract negative stereotypes and identify lifestyles and behaviors which promote prolonged good health and vitality.

- Research on the effects of drugs and drug interactions on older women.

- Continued research and education of midlife women and health professionals on the risks and benefits of estrogen replacement therapy.

- Curriculum development in medical schools and other health training programs to educate physicians and other health professionals on the unique health problems and needs of midlife and older women.

- Education of physicians and other health professionals on the role of nutrition, exercise and stress on the physical and mental health problems of older people.

- Improved education for women and the health professionals who serve them on disease prevention, health promotion and self-care.

- Education on the judicial use of tranquilizers and other mood-altering drugs for midlife and older women, including those in nursing homes.

- Increased development of comprehensive health and social services, including geriatric day care, respite services, home care, hospice care, and other community-based alternatives to institutionalization.

- Improved nursing home facilities and services for older women requiring long-term care.

- Accessible health care facilities for rural and homebound older women.

- Increased support for family caregivers who are responsible for the personal and health care needs of infirm older relatives.

- Health insurance coverage at affordable rates for midlife widowed and divorced women, regardless of employment status or pre-existing health conditions.

- Expanded coverage under Medicare, Medicaid, and other health insurance plans for home-based and mental health services, physical check-ups, preventive and dental care, eyeglasses, hearing aids, and prescription medications.

- Insurance reimbursement for non-traditional medical care such as that provided in women's health centers and holistic health centers.

- Disability protection for homemakers under Social Security and private insurance plans.

## Counseling and Support Services

- Specialized training for counselors and para-professionals on the unique issues and needs of midlife women and the community resources available to them.

- Expanded and accessible information and referral services.

- Availability of financial counseling and planning services specifically designed for midlife and older women.

- Development of counseling and mental health services for midlife and older women, with counselors experienced and trained in the unique transitions and issues common to this group.

- Expanded mental health and personal support services for bereaved, depressed, emotionally-impaired and other older women in crisis situations.

- Temporary assistance for recently-divorced and widowed women adjusting to independent living.

- Increased outreach and program development for older women living alone and without family and community supports.

- Development of special program designs and models for rural, ethnic, minority, and disabled older women which facilitate social involvement and economic self-sufficiency.

- Accessible community-based services for older women in urban, suburban, and rural areas and for those with physical disabilities.

- Education needs of lawyers and paralegals on the special legal needs and problems of older women in divorce settlements, age discrimination, public assistance, victimization and consumer fraud.

## Housing and Transportation

- Availability of housing, food and health cooperatives, and other self-help networks which facilitate information and resource exchange, reduce expenses, and encourage interdependence and social involvement.

- Development of models for creative living arrangements among older women such as communal housing and other alternatives to living alone.

- Education of women on housing options and their financial implications.

- Expanded subsidized housing for urban older women who are being displaced from their apartments as a result of the trend toward condominium conversion.

- Sheltered and barrier-free group housing for semi-independent older women who are no longer able to function without some assistance but are not in need of nursing home care.

- Creative mortgage laws which allow older women to borrow against the equity vested in their homes.

- Tax credits for families who provide living arrangements in their homes for an elder relative who can no longer live independently.

- Continued development of affordable and accessible public transportation for older women in urban, suburban, and rural areas and for those with physical limitations.

## Policy

- Advocacy on the local, state, and national levels to encourage continued progress in program and policy development in the public and private sectors.

- Continued development of Federal policies and programs for special groups of disadvantaged women such as displaced homemakers, low-income and disabled older women.

- Recognition of the concept of marriage as an equal economic partnership in retirement income and tax policies.

- Compensation for the family responsibilities of women in Federal programs and policies, especially in retirement income policies and tax laws.

- Division of pension benefits upon divorce for homemakers who have earned inadequate or no pension coverage as the result of years spent fulfilling family obligations.

- Tax credits for families who are responsible for the financial support of elder relatives.

## Section IV

## SELECTED RESOURCES

## HOW TO USE THE RESOURCE LIST

In order to facilitate further investigation into the issues concerning women over 45 and the programs which benefit them, the following resource list has been compiled. This list is not intended to be exhaustive but, rather, a place to begin a literature search on relevant topic areas. The recent growth of literature on midlife and older women will undoubtedly continue. We hope that as your interest in this subject area grows, you will explore additional sources of information. We suggest that, if you have an interest or involvement in these issues, you write to the programs listed and request to be placed on their mailing lists and be notified as additional resources are developed.

The list is divided into two sections. In Section I, resources are organized by the program which developed them. In Section II, additional resources are listed by topic area. Those resources that were developed by one of the twenty programs included in Section I will not also be found in Section II under the appropriate topic area. Therefore, when looking for a specific resource, check the program list first and then, if you don't find it, the topic-area list. When looking for resources on a specific topic, check the program list as well as the topic-area list. An index to selected resources follows.

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## RESOURCE LIST BY PROGRAM

The following programs have developed resources relevant to midlife and older women. Except where noted, these resources can be obtained by writing to the program which published them. Addresses are provided below.

Displaced Homemakers Network, Inc.
755 8th Street., NW
Washington, D.C. 20001

Displaced Homemakers: Program Options. A "how-to" manual for persons planning or providing services for displaced homemakers. Covers all phases of program operation, drawing on the experience of programs throughout the country. (1978), 155 pp., $13.00.

Displaced Homemaker Program Directory, 2nd Edition. A national listing of centers, projects, and programs providing services to displaced homemakers. (1980), 28 pp., $1.00.

How to Tame the CETA Beast. A comprehensive advocacy manual on how to get adequate training and employment services for older women. Published by the Older Women's League Educational Fund. (1979), 92 pp., $5.00.

Network News. A bi-monthly newsletter with national, regional and state news, legislative updates, program exchange notes, resource listings and information on issues relevant to displaced homemakers. $5.00 - $15.00.

Press Kit. Sample press kit, picture and story ideas, hints on press contacts, sample press releases and public service announcements. $4.00.

Educational Testing Service
Publications Order Services
Department EI
Princeton, New Jersey 08541

HAVE Skills. Ruth B. Ekstrom. Handbooks for women returning to work, counselors and employers.

HAVE Skills Women's Workbook, $7.95

HAVE Skills Employers Guide, $10.00

HAVE Skills Counselors Guide, $10.00

How to Get College Credit for What you have Learned as a Homemaker and Volunteer. Ruth B. Ekstrom. $5.00

Making Experience Count in Sex Equity Programs. $6.95 + postage

Making Experience Count in Vocational Education. $6.95 + postage

The Sex Equity and Vocational Education Resources may be ordered from ERIC Document Reproduction Service, P.O. Box 190; Arlington, VA 22210

National Retired Teachers Association/
American Association of Retired Persons (NRTA/AARP)
1909 K St., NW
Washington, D.C. 20049

Single copies available free.

Leading the Way. A booklet outlining some of the problems of older women. (1979), 16 pp.

On Being Alone. James A. Peterson. Action for Independent Maturity (AIM) guide for widowed persons.

Widowed Persons Service. Information about established programs in many communities.

Your Retirement Widowhood Guide. A practical guide. (1976).

Northwestern University
Program on Women
1902 Sheridan Road
Evanston, Illinois 60201

Barriers to Academic Re-entry Women and How to Overcome Them: A Review Article. Esther Benjamin. A review of the recent literature on re-entry women at community, state, and private colleges and universities. The paper examines the barriers facing the inner city, low income, and middle and upper income women, as well as strategies by which such difficulties are overcome. 56 pp., $3.25

Barriers to Educational Opportunities for Re-entry Women in Private Universities. Esther Benjamin and Judith Levy. A report of a study of the experiences of returning women students at a co-educational, selective university. Institutional and situational barriers to educational success are documented as well as changes in family and personal life as a result of a woman's re-entry to school. Policy recommendations and implications for future development, useful for other universities, are discussed. 63 pp., $3.25.

Re-entry: A Handbook for Adult Women Students. Nancy Mass. A practical guide for the returning woman student, designed to help her balance academic demands with family and household responsibilities. Uses personal stories and hints from re-entry students. Provides information on locating university resources. 36 pp., $2.75.

Ohio State University
Center for Human Resource Research
5701 North High Street
Worthington, Ohio 43085

For the Displaced Homemaker Program Under the CETA Act of 1978. Lois B. Shaw. Report based on a study of 5,000 mature women (ages 30-44). (1979) 18 pp., $.00 per copy.

The National Longitudinal Survey Mature Women's Cohort: A Socio-Economic Overview. Frank L. Mott. (1978) 63 pp.

Older Women's League Educational Fund
3800 Harrison Street
Oakland, California 94611

Age Discrimination Within Reason. (1979), $1.00

Consciousness Raising for Older Women. (1977).

Compounding Impact of Age on Sex. (1974), $.50.

Displaced Homemakers: "Forced Retirement" Leaves Many Penniless. (1978), $.50.

Employment Problems of Older Women. (1977), $2.00

Financing Social Security: A 1981 Perspective for Women. (1981), $1.00.

Growing Numbers, Growing Force, Report of White House Mini-Conference on Older Women. (1981), $3.00.

Health Insurance Packet (Model Bill and Commentary). (1981), $1.00.

Older Women and Health Care: Strategy for Survival, Gray Paper #3. (1980), $2.50.

Older Women and Pensions: Catch 22, Gray Paper #4. (1980), $2.50.

Older Women and Public Policy, Gray Paper #1. (1979), $1.25.

Older Women: Public Policy, Private Pain. (1979), $1.25.

Social Security: Adequacy and Equity for Older Women, Gray Paper #2. (1979), $2.50.

The Disillusionment of Divorce for Older Women, Gray Paper #6. (1980), $2.50.

The Economics of Aging Homemakers. (1979), $.50.

Welfare: End of the Line for Women, Gray Paper #5. (1980), $2.50.

Project on the Status and Education of Women
Association of American Colleges
1818 R Street, NW
Washington, D.C. 20009

Re-entry Women: Packet I, $5.00. Packet includes:

An Overview of Re-entry Women: Meeting the Enrollment Challenge. (1980), 8 pp.

Re-entry Women: Relevant Statistics

Recruitment and Admissions: Opening the Door for Re-entry Women. (1980), 16 pp.

Barriers to Re-entry Women: College Transfer Policies, Residency, and Graduation Requirements. (1980), 16 pp.

Re-entry Women: Special Programs for Special Populations. (1980), 16 pp.

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Re-entry Women: Packet II. $5.00. Packet includes:

Confidence and Competence: Basic Skills Programs and Refresher Courses for Re-entry Women. (1980), 16 pp.

Re-entry Women: Part-time Study, Full-time Commitment. (1980), 14 pp.

Student Support Services: Re-entry Women Need Them Too. (1980), 14 pp.

Re-entry Women and Graduate School. (1980), 12 pp.

Re-entry Women--Getting an Education Without a Degree: Certificate Programs, Continuing Education Units, and Courses Without Credit. (1980), 8 pp.

Re-entry Women: Packet III. $5.00. Packet includes:

Financial Aid: Helping Re-entry Women Pay College Costs. (1980), 16 pp.

Campus Child Care: A Challenge for the 80's. (1980), 14 pp.

Obtaining A Degree: Alternative Options for Re-entry Women. (1980), 16 pp.

The Counseling Needs of Re-entry Women. (1980), 12 pp.

Re-entry Women: A Short Selected List of Bibliographies. (1980), 7 pp.

Project Second Look
Education Development Center
55 Chapel Street
Newton, Massachusetts 02160

Resource Guide for Vocational Educators and Planners. A collection of resources, contacts, action suggestions and program examples relating to: labor market research, outreach, admissions, career exploration, training, support services, funding and community linkages. Program listings by state. GPO stock [illegible]

Vocational Counseling for Displaced Homemakers. A Manual. Highlights requirements of returning to the work force and what counselors can do to assist displaced homemakers. Suggestions for obtaining and interpreting labor market information, helping displaced homemakers resolve personal and practical problems, and income and Housing Jobs. Program listings by state. GPO stock # 065-000-00120-2, $3.25.

Unitarian Universalist Women's Federation
25 Beacon Street
Boston, Massachusetts 02108

Being Our Age and Learning to Like It. Fran [illegible] and Mary Lou Thompson. Order #10, $1.50.

Design for an Intergenerational Workshop. Order #1, $2.00.

Growing Older: Options and Opportunities. Mary Lou Thompson. Order #7, $1.50.

Patients in Nursing Homes are People. Mabel Morris. Order #11, $1.75.

Self Discovery: Group Explorations in Life Crises. Doris Pullen. Order #5, $2.50.

United States Congress
Select Committee on Aging
U.S. House Representatives
Washington, D.C. 20515

National Policy Proposals Affecting Midlife Women. Report on Hearings before the Subcommittee on Retirement Income and Employment, 96th Congress, First session. (1979). Committee Publication #96-191, $3.00.

Pension Problems of Older Women. Hearings before the Subcommittee on Retirement Income and Employment, 94th Congress, First session, (1975).

Preparing for Widowhood. House Select Committee on Aging, Committee Publication #97-[illegible], U.S. Government Printing Office: Washington, D.C.

Status of Mid-life Women and Options for Their Future. Reports on hearings before the Subcommittee on Retirement Income and Employment. Concludes that the economic independence and security of older women is significantly increased by the availability of educational and vocational opportunities in midlife. (1980). 97 pp., $3.50.

16[illegible]

Treatment of Women Under Social Security. Hearings before the Subcommittee on Retirement Income and Employment, Task Force on Social Security and Women, 96th Congress, First Session, Volume I (hearings), $5.50; Volume II (appendix), $7.00 (available from the Task Force).

Women and Retirement Income Programs: Current Issues of Equity and Adequacy. Report prepared by the Congressional Research Service for the Library of Congress, 96th Congress, First Session, (1979). Comm. Pub. 96-190 (available by Congressional request).

Women in Midlife: Security and Fulfillment (Part I). A compendium of papers submitted to the Select Committee on Aging and the Subcommittee on Retirement Income and Employment. (1978), Comm. Pub. 95-170, $4.25 (part II), An Annotated Bibliography, $2.75.

Except where noted, the following documents published by the Federal government can be obtained by writing to the Superintendent of Documents, U.S. Government Printing Office (G.P.O.), Washington, D.C. 20402. In some cases, individual copies of these reports can be requested from the agency which produces them.

United States Department of Commerce
Bureau of the Census
Washington, D.C.

The Bureau of the Census publishes continuing and periodic statistics on population counts, characteristics, and other special studies on the American people. Data are issued in seven separate series of reports under the general title, Current Population Reports. Subscription information is available by writing to the Superintendent of Documents or the Bureau of the Census (addresses above.) Bureau of the Census reports with special relevance to midlife and older women are listed below.

American Families and Living Arrangements. Current Population Reports, Special Studies Series P-23, #104, (1980), G.P.O., $3.00.

*A Statistical Portrait of Women in the United States: 1978.* Current Population Reports, Special Studies Series P-23, #100, G.P.O., $5.50.

*Demographic Aspects of Aging and the Older Population in the United States.* Current Population Reports, Special Studies Series P-23, #59, (1976), G.P.O.

*Estimates of the Population of the United States, by Age, Race, and Sex, 1976 to 1979.* Population Estimates and Projections, Current Population Reports, Series P-25, #870, (1980), G.P.O., $1.75.

*Families Maintained by Female Householders, 1970 to 1979.* Current Population Reports, Special Studies Series P-23, #107, (1980), G.P.O., $3.75.

*Money, Income and Poverty Status of Families and Persons in the United States: 1979.* Current Population Reports, Consumer Income Series P-60, #125, (1980), G.P.O., $2.25.

*Social and Economic Characteristics of the Older Population: 1978.* Current Population Reports, Special Studies Series P-23, #85, (1979), G.P.O., $3.25.

United States Department of Health and Human Services
Office of Human Development Services
National Clearinghouse on Aging
Administration on Aging
Washington, D.C. 20201

The National Clearinghouse on Aging publishes a newsletter, *Statistical Notes*, which provides information about statistical programs and publications of interest to individuals and organizations working in the field of aging. The newsletter is available free of charge from the above address. Other Administration on Aging reports of special relevance to midlife and older women are listed below:

*Characteristics of the Black Elderly-1980.* Statistical Reports on Older Americans #5, DHHS Publication No. (OHDS) 80-20057, (1980).

*Elderly Widows.* Donald G. Fowles, Statistical Memo #33, DHEW Publication No. (OHD) 77-20015, (1976).

*Income and Poverty Among the Elderly: 1975.* Donald G. Fowles. Statistical Reports on Older Americans #2, DHEW Publication No. (OHD) 77-20286, (1977).

*Some Prospects for the Future Elderly Population*. Donald G. Fowles. Statistical Reports on Older Americans #3.

*The Older Worker*. Statistical Reports on Older Americans #6. DHEW Publication No. (OHDS) 81-20265, (1980).

United States Department of Health and Human Services
Social Security Administration
1875 Connecticut Ave., NW
Washington, D.C. 20009

The Social Security Administration produces a monthly journal, the *Social Security Bulletin*, which includes the official statistics collected by the Agency. Calendar-year data are published in the Annual Statistical Supplement to the Bulletin. The Social Security Bulletin is for sale by the Superintendent of Documents (G.P.O.) at a yearly subscription rate of $16.00; single copies, $2.50. Price of the Supplement is $2.25.

*Social Security and the Changing Roles of Men and Women*. A Report of the H.E.W. Task Force on Women and Social Security. (1978) G.P.O.

United States Department of Labor
Bureau of Labor Statistics
Washington, D.C.

*Length of Working Life for Men and Women, 1970*. Special Labor Force Report #187, Revised. (1978).

*Women in the Labor Force: Some New Data Series*. Report 575. (1979).

United States Department of Labor
Employment and Training Administration
Washington, D.C.

*Employment-Related Problems of Older Workers: A Research Strategy*. R & D Monograph #73. (1979).

*Women and Work*. R & D Monograph #46. (1977).

United States Department of Labor
Women's Bureau
Office of the Secretary
Washington, D.C. 20210

*A Guide to Coordinating CETA/Vocational Education Legislation Affecting Displaced Homemaker Programs.*

*A Working Women's Guide to Her Job Rights.* (1979), G.P.O.

*Employment and Earnings.* (1981), G.P.O.

*Facts About Women Heads of Households and Heads of Families.* (1979), G.P.O.

*Mature Women Workers: A Profile.* (1976), G.P.O.

*Tables Pertaining to Women and Displaced Homemakers by Selected Characteristics: What They Are and How to Use Them.* (1979), G.P.O.

*The Earnings Gap Between Women and Men.* (1979), G.P.O.

University of Michigan
Institute of Gerontology
520 E. Liberty Street
Ann Arbor, Michigan 48109

"Counseling and Placement of Older Women - A Demonstration Project." In *Earning Opportunities for Older Workers.* Wilma Donahue, Ed. University of Michigan Press.

*No Longer Young: The Older Woman in America.* Contains articles on various topics relevant to older women, generated from a conference of the same title. (1975).

*Past Sixty: The Older Woman in Print and File.* Carol Hollenshead, Carol Katz and Berit Ingersoll. (1977).

*The Older Woman: Issues.* Slide and tape on various issues including remarriage, widowhood, retirement and sexuality. Sale, $35.00; Rental, $15.00. University of Michigan Media Resources Center, 416 South Fourth Street, Ann Arbor, MI 48109, (1978).

Urban Institute
2100 M Street, NW
Washington, D.C. 20036

"Determinants of Receipt of Private Pensions," Doug Wolf. Urban Institute, 1981.

"Does Retirement Have a Future?" ed. Robert Harris, Urban Institute.

"Income of the Elderly," June O'Neill, Urban Institute, 1981.

The Aging of America: A Portrait of the Elderly in 1990, Richard R. Wertheimer II and Sheila R. Zedlewski, The Urban Institute Press, 1981.

Wellesley College
Center for Research on Women
Wellesley, Massachusetts 02181

Bibliography on Displaced Homemakers. Barbara Vinick and Grace Sheldrick. (1979), 44 pp., $3.50.

Displaced Homemakers: A State-of-the-Art Review. Barbara Vinick in consultation with Ruth H. Jacobs. (1979), 52 pp., $3.50.

If the Study of Midlife had Begun with Women. Grace Baruch and Rosalind Barnett. (1980), 13 pp., $2.00.

Integrating Displaced Homemakers into the Economy. Ruth Jacobs. (1979), 16 pp., $2.00.

Intimacy in Older Women's Lives. Jane Traupmann, Elaine Eckels, and Elaine Hatfield. (1980) 22 pp., $2.50.

Problems in Network Analysis: The Case of the Missing Elderly. Laura Lein and Ann Stueve. (1979), 18 pp., $2.00.

Women's Equity Action League (WEAL)
805 15th St., NW, Suite 822
Washington, D.C. 20005

WEAL Washington Report. A bi-monthly newsletter containing information on legislative developments and policy issues concerning women of all ages. One year subscription, $25.00 ($10.00 for students and women on fixed incomes; $5.00 for WEAL members).

Women Growing Older. A set of eight fact sheets on topics relevant to older women such as: Social Security, pensions, age discrimination in employment, and military spouses. $1.50.

## RESOURCES BY TOPIC AREA

The following resources are arranged in alphabetical order within topic areas.

### GENERAL

*Aged and Pre-aged Women: Analysis of Needs*, Final Report. Judith Treas and Robin Jane Walther. Andrus Gerontology Center, University of Southern California, Los Angeles, CA.

"Aging Women: A Study of Print Advertisements," *Educational Gerontology: An International Quarterly*. (forthcoming).

"A Fact Sheet: Comparison of Black and White Older Women, Age 65+," National Center and Caucus on the Black Aged, 1424 K Street, NW, Washington, D.C. 20005. (1985).

*An International Perspective on the Status of Older Women*. Sheila M. Peace. The International Federation on Aging, 1909 K St., NW, Washington, D.C. 20049 (1981).

*Commitment to a Better Life: National Policy Concerns for Older Women*. The Federal Council on the Aging. Washington, D.C., G.P.O. (1975).

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Established in 1972 as a feminist policy research center, the Center for Women Policy Studies works to educate both the public and policymakers about the need for change in the legal, social, and economic status of women. In addition to its work related to women as victims of crime, projects of national significance have included a study of consumer credit for women, a book series through Sage Publications on women's policy studies, a study of female offenders, a study of on-the-job harassment, and research on programs and services for midlife and older women. The needs of nonprofessional women in the workforce are addressed by the National Commission on Working Women, an affiliate of the Center. The Center for Women Policy Studies is a nonprofit corporation organized in the District of Columbia and tax exempt as a public foundation under Section 501-c-3 of the U.S. Tax Code.

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